1985 REPORT

OF THE

SUPERINTENDENT OF INSURANCE

Insurance Statistics

for

Newfoundland and Labrador

1985 REPORT

OF THE

SUPERINTENDENT OF INSURANCE

Insurance Statistics

for

Newfoundland and Labrador

GOVERNMENT OF NEWFOUNDLAND AND LABRADOR
DEPARTMENT OF CONSUMER AFFAIRS AND COMMUNICATIONS

P. O. BOX 4750
ST. JOHN'S, NFLD.
A1C 5T7

December 30, 1986

Honourable M. James Russell
Minister
Department of Consumer Affairs
and Communications

I have the honour to submit the Annual Report of the Superintendent of Insurance for the year ended December 31, 1985.

The Report contains statistical data as to the business of each insurance company licensed to operate in the Province. The report also includes a register of all insurance companies, agents and adjusters licensed to operate in the Province.

Licensing

The following is a summary of licences issued by the Division, which were in force at the end of the licensing year ending December 31:

	1985	1984
Life Insurance Agents		
Resident - Corporate	27	24
- Individual	446	440
Non-Resident - Corporate	8	9
- Individual	36	47
Other-Than-Life Insurance Agents		
Resident - Corporate	40	38
- Individual	388	415

Non-Resident - Corporate	28	50
- Individual	46	65
Restricted - Travel Accident Only	16	21
Other-Than-Life Insurance Sub-Agents		
Corporate	24	32
Individual	237	221
Insurance Adjusters		
Resident - Corporate	24	21
- Individual	90	83
- Student	14	16
Non-Resident - Corporate	6	7
- Individual	19	27

Examinations Administered to Prospective Agents

Life Insurance

Examinations Administered	170
Failures	53
Passes	117
Success Ratio	69%

Accident and Sickness Insurance

Examinations Administered	142
Failures	38
Passes	104
Success Ratio	73%

Insurer Name Changes

INA Insurance Company of Canada to CIGNA Insurance Company of Canada;

Fireman's Fund Insurance Company of Canada to Wellington Insurance Company;

Ennia Insurance Company (U.K.) Limited to Aegon Insurance Company (U.K.) Ltd.

Amalgamation of Family Life Assurance Company and Sovereign Life Assurance Company of Canada to form Sovereign Life Insurance Company.

Insurer Licenses Not Renewed by Licencee

Fidelity Life Assurance Company;

Ideal Mutual Insurance Company;

Industrial Credit Company

New Insurers Licensed

Alta Surety Company

Seaboard Life Insurance Company

Licence Class	Short Title	Federal Insurers	Provincial Insurers
1	Other-Than Life, Fire and Auto	9	0
2	Life Only	9	0
3	Life and other excluding Fire and Auto	78	0
4	Fire Only	4	0
5	Fire and Other excluding Life and Auto	8	0
6	Auto Only	0	0
7	Auto and Other excluding Life and Fire	1	0

Licence Class	Short Title	Federal Insurers	Provincial Insurers
8	Auto and Fire Only	9	1
9	Auto and Life Only	0	0
10	Life and Fire Only	0	0
11	Life, Fire and Other excluding Auto	1	0
12	Auto, Life and Other excluding Fire	1	0
13	Auto, Fire and Other excluding Life	110	5
14	Life, Fire, Auto and Other	3	0
15	Life, Fire, and Auto Only	0	0
16	Life Only Restricted	1	0
17	Life and Other Restricted	0	0
	TOTAL	**234**	**6**

Legislation

In 1985, An Act to Amend The Insurance Companies Act was proclaimed. The Act permitted the licensing of extra-provincial insurers and revised the investment powers of provincial insurers. The Act also allowed for the implementation of Facility Association, the pooling mechanism for sub-standard automobile risks. Facility Association commenced operations in the Province in November 1985, replacing the old Facility plan.

Work on the revisions to the laws respecting insurance adjusters, agents and brokers continued throughout 1985. An Act to Revise the Law Respecting Insurance Adjusters, Agents and Brokers was assented to June 17, 1986.

Acknowledgement

We gratefully acknowledge the assistance and cooperation extended to our office by all segments of the industry.

Respectfully submitted,

Paul Tapper

Paul Tapper, C.A.
Acting Superintendent of
Insurance

TABLE OF CONTENTS

	Page
Key to Abbreviations used in Tables II, III and V	1
Table I - Summary of Premiums and Other Considerations and Claims and Other Disbursements for all Classes of Insurance	2
Table II - Life Insurers, Direct Amount of Life Insurance in Force on 1985 12 31	3
Table II-A - Fraternal Benefit Societies, Direct Amount of Life Insurance in Force on December 31, 1985	8
Table III - Direct Life Insurance Premiums and Annuity Considerations and Disbursements to Policyowners	9
Table III-A - Fraternal Benefit Socities, Direct Life Insurance Premiums, Accident and Sickness Insurance Premiums and Annuity Considerations and Direct Disbursements	17
Table IV - Accident and Sickness Insurance, Direct Premiums Written and Direct Claims Incurred	18
Table V - Property and Casualty Insurance, Direct Premiums Written and Direct Claims Incurred	20
Insurance Company Licence Classes	28
Provincially Incorporated Insurance Companies	30
Federally Registered Insurance Companies and Fraternal Benefit Societies	31
Life and Other-Than-Life Insurance Agents	43
Other-Than-Life Insurance Sub-Agents	80
Restricted Life and Other-Than-Life Insurance Agents	93
Adjusters and Appraisers - Companies and Partnerships	94
Adjusters and Appraisers - Individuals	97

KEY TO ABBREVIATIONS USED IN TABLES II, III AND V

Table II

- I means individual insurance;
- G means group insurance;
- T means the total of the preceding tw items.

TABLE III

- II means individual insurance;
- GI means group insurance;
- IA means individual annuities;
- GA means group annuities;
- TO means the total of the preceding four items.

TABLE V

- P$ means Direct Premiums Written;
- C$ means Direct Claims Incurred, including Adjustment Expenses;
- R% means the ratio of the preceding two items;
- Prop. means commercial and personal property insurance;
- Air means aircraft insurance;
- Auto-Liab. means automobile liability insurance;
- Auto-P.A. means automobile personal accident insurance;
- Auto-Other means automobile other insurance;
- B & M means boiler and machinery insurance;
- Fid. means fidelity insurance;
- Legal means legal insurance;
- Liab. means other than automobile liability insurance;
- Mtge. means mortgage insurance;
- Sur. means surety insurance;
- Mar. means marine insurance;
- Total means the total of the preceding twelve items.

TABLE I

SUMMARY OF PREMIUMS AND OTHER CONSIDERATIONS AND CLAIMS AND OTHER DISBURSEMENTS FOR ALL CLASSES OF INSURANCE AND ANNUITIES

	Premiums and Other Considerations		Claims and Other Disbursements	
Class of Insurance	**1985**	**1984**	**1985**	**1984**
Life	53,252,134	48,470,310	36,778,482	32,923,548
Annuities	51,562,919	45,875,434	38,799,540	31,096,027
Accident & Sickness	45,940,280	42,738,754	43,788,593	38,899,180
Property	43,452,000	37,088,000	26,505,000	23,354,000
Aircraft	5,533,000	1,894,000	837,000	1,019,000
Automobile - Liability	31,619,000	30,308,000	28,278,000	23,194,000
Automobile - Personal Accident	1,551,000	1,313,000	638,000	975,000
Automobile - Other	29,358,000	27,235,000	20,357,000	18,612,000
Boiler & Machinery	1,407,000	771,000	1,233,000	1,824,000
Fidelity	853,000	588,000	178,000	192,000
Liability	6,528,000	4,638,000	1,108,000	4,036,000
Mortgage	489,000	217,000	596,000	589,000
Surety	2,044,000	2,009,000	845,000	726,000
Legal	4,000	2,000	-	-
Marine	455,000	207,000	133,000	939,000
TOTAL	**274,048,333**	**243,354,498**	**200,074,615**	**180,378,755**

TABLE II LIFE INSURERS

DIRECT AMOUNTS OF LIFE INSURANCE IN FORCE ON DECEMBER 31, 1985

COMPANY		IN FORCE 85-01-01	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	IN FORCE 85-12-31
ABBEY LIFE INSURANCE COMPANY OF CANADA	I	4,547,232	100,000	471,369	312,079	4,806,522
	G	0	0	0	0	0
	T	4,547,232	100,000	471,369	312,079	4,806,522
AETNA LIFE INSURANCE COMPANY	I	0	0	0	0	0
	G	8,541,503	0	916,001	625,772	8,831,732
	T	8,541,503	0	916,001	625,772	8,831,732
ALEXANDER HAMILTON LIFE INSURANCE COMPANY OF AMERICA	I	0	0	0	0	0
	G	22,681,089	15,981,668	0	9,914,478	28,748,279
	T	22,681,089	15,981,668	0	9,914,478	28,748,279
ALLIANCE COMPAGNIE MUTUELLE D'ASSURANCE - VIE	I	209,206	0	40,285	10,000	239,491
	G	2,194,689	229,355	312,172	243,595	2,492,621
	T	2,403,895	229,355	352,457	253,595	2,732,112
ALLSTATE LIFE INSURANCE COMPANY	I	8,000	0	0	0	8,000
	G	0	0	0	0	0
	T	8,000	0	0	0	8,000
ALLSTATE LIFE INSURANCE COMPANY OF CANADA	I	3,482,000	2,894,000	201,000	1,818,000	4,759,000
	G	0	0	8,558,000	13,000	8,545,000
	T	3,482,000	2,894,000	8,759,000	1,831,000	13,304,000
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	I	0	0	0	0	0
	G	1,242,584	496,705	0	6,000	1,733,289
	T	1,242,584	496,705	0	6,000	1,733,289
AMERICAN LIFE INSURANCE COMPANY	I	1,449,500	200,000	150,000	759,000	1,040,500
	G	0	0	0	0	0
	T	1,449,500	200,000	150,000	759,000	1,040,500
ASSURANCE - VIE DESJARDINS	I	403,716	0	(10,344)	185,106	208,266
	G	0	0	0	0	0
	T	403,716	0	(10,344)	185,106	208,266
ATLANTIC MUTUAL LIFE ASSURANCE COMPANY	I	13,690,000	3,316,000	354,000	2,095,000	15,265,000
	G	76,141,000	10,642,000	441,000	33,319,000	53,905,000
	T	89,831,000	13,958,000	795,000	35,414,000	69,170,000
CANADA LIFE ASSURANCE COMPANY	I	109,129,566	24,219,076	228,624	12,911,744	120,665,522
	G	337,317,309	41,096,589	48,547,055	13,495,758	413,465,195
	T	446,446,875	65,315,665	48,775,679	26,407,502	534,130,717
CANADIAN GENERAL LIFE INSURANCE COMPANY	I	2,977,200	855,025	78,237	383,262	3,527,200
	G	38,183,035	0	31,519,997	21,545,119	48,157,913
	T	41,160,235	855,025	31,598,234	21,928,381	51,685,113
CHRYSLER LIFE INSURANCE COMPANY OF CANADA	I	0	0	0	0	0
	G	8,411	180,295	0	39,536	149,170
	T	8,411	180,295	0	39,536	149,170
CITADEL LIFE ASSURANCE COMPANY	I	6,940,679	3,050,000	1,281,070	2,128,952	9,142,797
	G	17,980,886	1,352,114	0	1,752,381	17,580,619
	T	24,921,565	4,402,114	1,281,070	3,881,333	26,723,416
COLONIA LIFE INSURANCE COMPANY	I	448,500	2,250,450	0	452,010	2,246,940
	G	0	0	0	0	0
	T	448,500	2,250,450	0	452,010	2,246,940
COMBINED INSURANCE COMPANY OF AMERICA	I	0	0	0	0	0
	G	380,000	0	0	0	380,000
	T	380,000	0	0	0	380,000
COMMERCIAL UNION LIFE ASSURANCE COMPANY OF CANADA	I	57,024,307	1,475,000	304,471	9,418,683	49,385,095
	G	9,601,235	5,919,965	0	5,726,175	9,795,025
	T	66,625,542	7,394,965	304,471	15,144,858	59,180,120

TABLE II LIFE INSURERS

DIRECT AMOUNTS OF LIFE INSURANCE IN FORCE ON DECEMBER 31,1985

COMPANY		IN FORCE 85-01-01	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	IN FORCE 85-12-31
CONFEDERATION LIFE INSURANCE COMPANY	I	363,779,206	89,040,365	5,583,353	52,108,778	406,294,146
	G	1,087,723,824	136,983,673	99,353,650	50,815,913	1,273,245,234
	T	1,451,503,030	226,024,038	104,937,003	102,924,691	1,679,539,380
LES COOPERANTS SOCIETE MUTUELLE D'ASSURANCE - VIE	I	0	0	0	0	0
	G	310,198	0	44,246,412	0	44,556,610
	T	310,198	0	44,246,412	0	44,556,610
CO-OPERATORS LIFE INSURANCE COMPANY	I	50,846,047	15,542,701	1,875,052	9,388,684	58,875,116
	G	19,018,145	4,507,506	8,864,047	4,256,471	28,133,227
	T	69,864,192	20,050,207	10,739,099	13,645,155	87,008,343
CROWN LIFE INSURANCE COMPANY	I	61,750,984	9,625,204	83,746	8,121,921	63,338,013
	G	88,325,248	1,252,782	(22,748,373)	49,077,457	17,752,200
	T	150,076,232	10,877,986	(22,664,627)	57,199,378	81,090,213
CUMIS LIFE INSURANCE COMPANY	I	117,952	558,682	0	109,300	567,334
	G	4,784,623	31,770,117	2,435,758	5,788,611	33,201,887
	T	4,902,575	32,328,799	2,435,758	5,897,911	33,769,221
CUNA MUTUAL INSURANCE SOCIETY	I	116,924	0	157	15,178	101,903
	G	0	0	0	0	0
	T	116,924	0	157	15,178	101,903
DOMINION LIFE ASSURANCE COMPANY	I	87,091,940	4,086,400	287,293	13,543,177	77,922,456
	G	61,056,570	1,998,250	4,558,210	4,491,250	63,121,780
	T	148,148,510	6,084,650	4,845,503	18,034,427	141,044,236
EATON LIFE ASSURANCE COMPANY	I	4,714,430	1,116,000	30,000	933,508	4,926,922
	G	44,228,081	0	(1,602,300)	826,000	41,799,781
	T	48,942,511	1,116,000	(1,572,300)	1,759,508	46,726,703
EQUITABLE LIFE ASSURANCE SOCIETY OF THE U.S.	I	125,000	0	0	100,000	25,000
	G	10,411,762	545,068	0	2,389,837	8,566,993
	T	10,536,762	545,068	0	2,489,837	8,591,993
EQUITABLE LIFE INSURANCE COMPANY OF CANADA	I	776,562	0	78,632	169,490	685,704
	G	3,340,755	0	0	295,679	3,045,076
	T	4,117,317	0	78,632	465,169	3,730,780
EXCELSIOR LIFE INSURANCE COMPANY	I	7,583,237	4,172,099	(189,184)	1,509,629	10,056,523
	G	28,874,661	378,000	0	15,594,661	13,658,000
	T	36,457,898	4,550,099	(189,184)	17,104,290	23,714,523
FIDELITY LIFE ASSURANCE COMPANY	I	1,224,450	0	6,202	210,520	1,020,132
	G	9,316,000	0	3,256,153	0	12,572,153
	T	10,540,450	0	3,262,355	210,520	13,592,285
FINANCIAL LIFE ASSURANCE COMPANY OF CANADA	I	45,534	0	0	466	45,068
	G	1,032,310	0	0	385,809	646,501
	T	1,077,844	0	0	386,275	691,569
FORD LIFE INSURANCE COMPANY	I	0	0	0	0	0
	G	6,951,805	2,052,332	0	4,932,881	4,071,256
	T	6,951,805	2,052,332	0	4,932,881	4,071,256
GENERAL AMERICAN LIFE INSURANCE COMPANY	I	0	0	0	0	0
	G	110,880	0	74,050	0	184,930
	T	110,880	0	74,050	0	184,930
GLACIER NATIONAL LIFE ASSURANCE COMPANY	I	512,000	0	0	272,000	240,000
	G	0	0	0	0	0
	T	512,000	0	0	272,000	240,000
GLOBE LIFE INSURANCE COMPANY	I	246,065	0	3,780	75,900	173,945
	G	18,465	0	251	0	18,716
	T	264,530	0	4,031	75,900	192,661

TABLE II LIFE INSURERS

DIRECT AMOUNTS OF LIFE INSURANCE IN FORCE ON DECEMBER 31, 1985

COMPANY		IN FORCE 85-01-01	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	IN FORCE 85-12-31
GREAT WEST LIFE ASSURANCE COMPANY	I	158,990,178	68,987,465	1,693,349	19,010,306	210,660,686
	G	1,706,031,006	75,972,366	233,254,168	169,200,929	1,846,056,611
	T	1,865,021,184	144,959,831	234,947,517	188,211,235	2,056,717,297
HALIFAX LIFE INSURANCE COMPANY	I	8,714,610	762,500	113,906	1,141,256	8,449,760
	G	777,392	0	0	176,921	600,471
	T	9,492,002	762,500	113,906	1,318,177	9,050,231
IMPERIAL LIFE ASSURANCE COMPANY OF CANADA	I	89,485,839	14,771,398	1,983,030	12,003,349	94,236,918
	G	76,827,620	1,496,824	11,216,298	11,355,114	78,185,628
	T	166,313,459	16,268,222	13,199,328	23,358,463	172,422,546
JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	I	82,200	0	15,587	15,588	82,199
	G	40,879	0	1,497	0	42,376
	T	123,079	0	17,084	15,588	124,575
LAURIER LIFE INSURANCE COMPANY	I	1,805,784	0	806	5,419	1,801,171
	G	512,823	62,399	0	256,800	318,422
	T	2,318,607	62,399	806	262,219	2,119,593
LIFE INSURANCE COMPANY OF NORTH AMERICA	I	0	0	0	0	0
	G	570,100	0	0	498,800	71,300
	T	570,100	0	0	498,800	71,300
LONDON LIF INSURANCE COMPANY	I	48,127,703	11,356,073	12,151,679	17,257,396	54,378,059
	G	116,622,998	3,086,802	29,892,428	15,816,489	133,785,739
	T	164,750,701	14,442,875	42,044,107	33,073,885	188,163,798
THE MANUFACTURERS LIFE INSURANCE COMPANY	I	104,827,829	19,593,261	30,782	14,071,986	110,379,886
	G	4,808,000	4,227,500	510,567	401,067	9,145,000
	T	109,635,829	23,820,761	541,349	14,473,053	119,524,886
THE MARITIME LIFE ASSURANCE COMPANY	I	206,517,593	38,573,900	3,946,343	23,385,809	225,652,027
	G	174,234,131	5,671,198	1,782,084	3,420,890	178,266,523
	T	380,751,724	44,245,098	5,728,427	26,806,699	403,918,550
MASSACHUSETTS GENERAL LIFE INSURANCE COMPANY	I	10,000	0	0	0	10,000
	G	0	0	0	0	0
	T	10,000	0	0	0	10,000
METROPOLITAN LIFE INSURANCE COMPANY	I	30,375,274	14,137,803	2,376,101	16,536,001	30,353,177
	G	156,436,220	2,860,451	1,770,194	10,058,947	151,007,918
	T	186,811,494	16,998,254	4,146,295	26,594,948	181,361,095
METROPOLITAN LIFE INSURANCE COMPANY OF CANADA	I	685,000	1,401,609	50,000	178,329	1,958,280
	G	0	0	0	0	0
	T	685,000	1,401,609	50,000	178,329	1,958,280
MIC LIFE INSURANCE CORPORATION	I	0	0	0	0	0
	G	27,448,849	15,443,376	0	95,470	42,796,755
	T	27,448,849	15,443,376	0	95,470	42,796,755
MONTREAL LIFE INSURANCE COMPANY	I	537,629	0	101,673	7,000	632,302
	G	0	0	0	0	0
	T	537,629	0	101,673	7,000	632,302
MONY LIFE INSURANCE COMPANY OF CANADA	I	3,049,425	2,534,178	100,000	305,000	5,378,603
	G	0	0	0	0	0
	T	3,049,425	2,534,178	100,000	305,000	5,378,603
MUTUAL LIFE ASSURANCE COMPANY OF CANADA	I	661,433,788	158,308,036	7,855,172	71,188,156	756,408,840
	G	386,534,854	89,934,681	(7,213,536)	23,039,852	446,216,147
	T	1,047,968,642	248,242,717	641,636	94,228,008	1,202,624,987
MUTUAL OF OMAHA INSURANCE COMPANY	I	48,371,654	25,690,907	791,508	12,841,887	62,012,182
	G	3,202,203	10,000	469,500	16,788	3,664,915
	T	51,573,857	25,700,907	1,261,008	12,858,675	65,677,097

TABLE II LIFE INSURERS

DIRECT AMOUNTS OF LIFE INSURANCE IN FORCE ON DECEMBER 31, 1985

COMPANY		IN FORCE 85-01-01	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	IN FORCE 85-12-31
NATIONAL FIDELITY LIFE INSURANCE COMPANY	I	100,000	0	0	0	100,000
	G	0	0	0	0	0
	T	100,000	0	0	0	100,000
THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA	I	273,865,467	107,383,730	6,557,328	59,428,432	328,378,093
	G	111,783,672	12,608,880	12,452,327	6,468,118	130,376,761
	T	385,649,139	119,992,610	19,009,655	65,896,550	458,754,854
NEW YORK LIFE INSURANCE COMPANY	I	2,511,412	536,832	62,179	(502,844)	3,613,267
	G	75,211,787	9,706,932	0	2,005,131	82,913,588
	T	77,723,199	10,243,764	62,179	1,502,287	86,526,855
NORTH AMERICAN LIFE ASSURANCE COMPANY	I	92,844,349	33,960,899	6,412,653	17,405,455	115,812,446
	G	30,290,369	6,728,942	0	3,609,258	33,410,053
	T	123,134,718	40,689,841	6,412,653	21,014,713	149,222,499
NORTH AMERICAN LIFE AND CASUALTY COMPANY	I	122,954	0	1,500	24,654	99,800
	G	0	0	0	0	0
	T	122,954	0	1,500	24,654	99,800
NORWICH UNION LIFE INSURANCE SOCIETY	I	16,273,735	4,090,000	209,236	4,391,432	16,181,539
	G	1,470,000	0	249,500	50,000	1,669,500
	T	17,743,735	4,090,000	458,736	4,441,432	17,851,039
OLD REPUBLIC LIFE INSURANCE COMPANY	I	0	0	0	0	0
	G	1,775,104	1,568	0	1,120,714	655,958
	T	1,775,104	1,568	0	1,120,714	655,958
THE PAUL REVERE LIFE INSURANCE COMPANY	I	28,435	0	168,565	0	197,000
	G	5,356,507	0	636,756	0	5,993,263
	T	5,384,942	0	805,321	0	6,190,263
PENNSYLVANIA LIFE INSURANCE COMPANY	I	195,196	207,570	10,138	80,000	332,904
	G	284,650	0	616,159	23,487	877,322
	T	479,846	207,570	626,297	103,487	1,210,226
PIONEER LIFE ASSURANCE COMPANY	I	40,270	0	144,271	0	184,541
	G	0	0	0	0	0
	T	40,270	0	144,271	0	184,541
PROVIDENT ALLIANCE LIFE INSURANCE COMPANY	I	0	0	0	0	0
	G	44,223,728	0	43,245,196	37,951,302	49,517,622
	T	44,223,728	0	43,245,196	37,951,302	49,517,622
THE PRUDENTIAL ASSURANCE COMPANY LIMITED	I	38,790,960	11,744,922	2,615,365	5,986,787	47,164,460
	G	492,740	0	0	360,740	132,000
	T	39,283,700	11,744,922	2,615,365	6,347,527	47,296,460
THE PRUDENTIAL LIFE ASSURANCE COMPANY OF ENGLAND (CANADA)	I	0	2,000,000	0	350,000	1,650,000
	G	0	0	0	0	0
	T	0	2,000,000	0	350,000	1,650,000
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	I	42,354,241	9,505,885	1,403,751	6,130,331	47,133,546
	G	273,726,644	7,082,013	6,788,609	86,601,770	200,995,496
	T	316,080,885	16,587,898	8,192,360	92,732,101	248,129,042
RELIABLE LIFE INSURANCE COMPANY	I	1,800,000	929,000	0	(199,954)	2,928,954
	G	971,080	626,200	0	849,893	747,387
	T	2,771,080	1,555,200	0	649,939	3,676,341
ROYAL LIFE INSURANCE COMPANY OF CANADA	I	5,710,253	1,706,000	734,558	1,286,097	6,864,714
	G	0	0	0	0	0
	T	5,710,253	1,706,000	734,558	1,286,097	6,864,714
ROYAL LIFE INSURANCE LIMITED	I	29,748,771	1,966,500	2,945,865	4,423,882	30,237,254
	G	207,584	0	36,731	0	244,315
	T	29,956,355	1,966,500	2,982,596	4,423,882	30,481,569

TABLE II LIFE INSURERS

DIRECT AMOUNTS OF LIFE INSURANCE IN FORCE ON DECEMBER 31, 1985

COMPANY		IN FORCE 85-01-01	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	I FORCE 85-12-31
LA SAUVEGARDE COMPAGNIE D ASSURANCE SUR LA VIE	I	0	0	100,000	0	100,000
	G	0	0	0	0	0
	T	0	0	100,000	0	100,000
SEABOARD LIFE INSURANCE COMPANY	I	626,353	0	0	13,520	612,833
	G	3,941,011	5,964,192	0	636,072	9,269,131
	T	4,567,364	5,964,192	0	649,592	9,881,964
THE SOVEREIGN LIFE INSURANCE COMPANY	I	78,862,453	19,705,510	2,710,378	18,671,896	82,606,445
	G	0	0	0	0	0
	T	78,862,453	19,705,510	2,710,378	18,671,896	82,606,445
STANDARD LIFE ASSURANCE COMPANY	I	116,121,170	45,759,407	0	33,058,596	128,321,981
	G	2,782,692	195,990	235,286	1,803	3,212,165
	T	118,903,862	45,955,397	235,286	33,060,399	132,034,146
SUN ALLIANCE & LONDON ASSURANCE COMPANY LIMITED	I	7,473,284	1,562,000	5,447	1,652,980	7,387,751
	G	0	0	0	0	0
	T	7,473,284	1,562,000	5,447	1,652,980	7,387,751
SUN LIFE ASSURANCE COMPANY OF CANADA	I	190,906,295	29,689,055	918,619	13,686,129	207,827,840
	G	393,650,082	19,005,750	32,085,784	1,257,930	443,483,686
	T	584,556,377	48,694,805	33,004,403	14,944,059	651,311,526
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	I	858,901	0	0	220,581	638,320
	G	0	0	0	0	0
	T	858,901	0	0	220,581	638,320
TORONTO, MUTUAL LIFE INSURANCE COMPANY	I	2,528,524	100,000	15,264	394,811	2,248,977
	G	0	0	0	0	0
	T	2,528,524	100,000	15,264	394,811	2,248,977
TRANSAMERICA LIFE INSURANCE COMPANY OF CANADA	I	18,962,180	2,306,993	1,226,374	2,447,943	20,047,604
	G	0	0	0	0	0
	T	18,962,180	2,306,993	1,226,374	2,447,943	20,047,604
TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY OF CANADA	I	9,162,470	0	92,004	1,075,489	8,178,985
	G	0	0	0	0	0
	T	9,162,470	0	92,004	1,075,489	8,178,985
THE TRAVELERS INSURANCE COMPANY	I	197,000	0	0	18,000	179,000
	G	4,950,116	155	759,972	14,102	5,696,141
	T	5,147,116	155	759,972	32,102	5,875,141
TRAVELERS LIFE INSURANCE COMPANY OF CANADA	I	700,000	0	28,198	378,400	349,798
	G	4,472,521	0	2,531,601	371,168	6,632,954
	T	5,172,521	0	2,559,799	749,568	6,982,752
UNION MUTUAL LIFE INSURANCE COMPANY	I	126,820	0	791	6,000	121,611
	G	0	0	0	0	0
	T	126,820	0	791	6,000	121,611
UNITED OF OMAHA LIFE INSURANCE COMPANY	I	10,200	0	0	0	10,200
	G	0	0	0	0	0
	T	10,200	0	0	0	10,200
WESTBURY LIFE INSURANCE COMPANY	I	200,000	0	0	0	200,000
	G	23,000	0	6,000	5,000	24,000
	T	223,000	0	6,000	5,000	224,000
WESTERN LIFE ASSURANCE COMPANY	I	3,243,081	4,393,000	0	598,214	7,037,867
	G	0	0	0	0	0
	T	3,243,081	4,393,000	0	598,214	7,037,867
ZURICH LIFE INSURANCE COMPANY OF CANADA	I	19,472,651	9,323,500	688,086	4,009,424	25,474,813
	G	4,104,381	291,000	1,262,494	210,000	5,447,875
	T	23,577,032	9,614,500	1,950,580	4,219,424	30,922,688
TOTAL	I	3,096,092,168	805,488,935	69,118,249	480,016,124	3,490,683,228
	G	5,493,539,811	516,363,638	601,321,698	501,409,938	6,009,815,209
	T	8,589,631,979	1,321,852,573	670,439,947	1,081 426,062	9,500,498,437

TABLE IIA

FRATERNAL BENEFIT SOCIETIES

DIRECT AMOUNT OF LIFE INSURANCE IN FORCE ON DECEMBER 31, 1985

SOCIETY	IN FORCE 1985 01 01	NEW EFFECTED	OTHER ADDITIONS	TOTAL CEASED	IN FORCE 1985 12 31
Actra Fraternal Benefit Society	557,500	52,500	125,000	97,000	638,000
Canadian Foresters Life Insurance Society	174,511	0	1,363	25,537	150,337
Electrical Workers Benefit Association	1,482,000	44,000	160,000	410,000	1,276,000
Grand Orange Lodge of British America Benefit Fund	143,299	7,000	4,953	10,000	145,252
Knights of Columbus	21,976,618	9,707,728	424,062	4,133,621	27,974,787
United Transportation Union Insurance Association	21,107	1,000	45,406	30,500	37,013
TOTAL	24,355,035	9,812,228	760,784	4,706,658	30,221,389

TABLE III

DIRECT LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYOWNERS

COMPANY		INCOME	DEATH CLAIMS	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	DIVIDENDS	TOTAL
Abbey Life Insurance Company of Canada	II	15,752	0	0	0	0	0	0	0
	GI	0	0	0	0	0	0	0	0
	IA	582	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	
	TO	16,334	0	0	0	0	0	0	
Aetna Life Insurance Company	II	184	21	0	0	0	0	0	21
	GI	25,545	(31,044)	0	0	0	19	1,272	(29,753)
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	25,729	(31,023)	0	0	0	19	1,272	(29,732)
Alexander Hamilton Life Insurance Company of America	II	0	0	0	0	0	0	0	0
	GI	357,068	149,025	0	0	0	0	0	149,025
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	357,068	149,025	0	0	0	0	0	149,025
Alliance Compagnie Mutuelle d'Assurance-vie	II	2,070	0	0	0	0	0	310	310
	GI	6,516	35	0	0	0	0	701	736
	IA	0	0	0	0	6,203	0	0	6,203
	GA	0	0	0	0	0	0	0	0
	TO	8,586	35	0	0	6,203	0	1,011	7,249
Allstate Life Insurance Company	II	91	0	0	0	0	0	0	0
	GI	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	91	0	0	0	0	0	0	
Allstate Life Insurance Company of Canada	II	40,876	5,212	0	0	0	1,690	0	6,902
	GI	28,130	14,275	0	0	0	0	0	14,275
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	69,006	19,487	0	0	0	1,690	0	21,177
American Bankers Life Assurance Company of Florida	II	0	0	0	0	0	0	0	0
	GI	4,017	2,301	0	0	0	0	0	2,301
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	4,017	2,301	0	0	0	0	0	2,301
American Life Insurance Company	II	3,570	124,696	0	0	0	0	0	124,696
	GI	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	3,570	124,696	0	0	0	0	0	124,696
Assurance-vie Desjardins	II	2,561	0	0	0	0	0	41	41
	GI	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	2,561	0	0	0	0	0	0	41
Atlantic Mutual Life Assurance Company	IA	79,084	2,549	0	0	0	0	0	2,549
	GI	219,927	91,901	0	0	0	0	0	91,901
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	299,011	94,450	0	0	0	0	0	94,450
Canada Life Assurance Company	II	1,523,128	118,145	0	15,972	0	531,911	352,591	1,018,619
	GI	1,277,694	1,140,633	1,154	0	0	0	14,823	1,156,610
	IA	938,460	33,233	0	0	309,764	372,589	3,371	718,957
	GA	382,692	2,850	0	0	266,572	103,131	0	372,553
	TO	4,121,974	1,294,861	1,154	15,972	576,336	1,007,631	370,785	3,266,739
Canadian General Life Insurance Company	II	11,702	0	0	0	0	0	0	0
	GI	0	52,527	0	0	0	0	19,920	72,447
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	11,702	52,527	0	0	0	0	19,920	72,447

TABLE III

DIRECT LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYOWNERS

COMPANY		INCOME	DEATH CLAIMS	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	DIVIDENDS	TOTAL
Chrysler Life Insurance Company of Canada	II	0	0	0	0	0	0	0	0
	GI	3,234	153	0	0	0	0	0	153
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	3,234	153	0	0	0	0	0	153
Citadel Life Assurance Company	II	39,593	10,182	0	0	0	6,647	5,692	22,521
	GI	53,502	31,338	0	0	0	0	0	31,338
	IA	3,623	0	0	28	648	0	164	840
	GA	38,157	0	0	0	0	516	0	516
	TO	134,875	41,520	0	28	648	7,163	5,856	55,215
College Retirement Equities Fund	II	0	0	0	0	0	0	0	0
	GI	0	0	0	0	0	0	0	0
	IA	64,853	0	0	0	1,436	0	0	1,436
	GA	0	0	0	0	0	0	0	0
	TO	64,853	0	0	0	1,436	0	0	1,436
Colonia Life Insurance Company	II	15,002	0	0	0	0	0	0	0
	GI	0	0	0	0	0	0	0	0
	IA	0	0	0	0	17,709	0	0	17,709
	GA	0	0	0	0	0	0	0	0
	TO	15,002	0	0	0	17,709	0	0	17,709
Combined Insurance Company of America	II	100	0	0	0	0	0	0	0
	GI	1,332	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	1,432	0	0	0	0	0	0	0
Commercial Union Life Assurance Company of Canada	II	552,137	267,627	0	41,936	0	414,801	37,657	762,021
	GI	50,224	53,063	0	0	0	0	0	53,063
	IA	29,298	0	0	0	0	15,402	302	15,704
	GA	0	0	0	0	0	0	0	0
	TO	631,659	320,690	0	41,936	0	430,203	37,959	830,788
Confederation Life Insurance Company	II	4,436,468	845,322	6,740	79,239	0	591,535	631,552	2,154,388
	GI	3,000,508	2,401,869	0	0	0	0	231,328	2,633,197
	IA	3,505,390	262,001	0	0	405,432	2,342,392	26,502	3,036,327
	GA	11,879	0	0	0	0	0	0	0
	TO	10,954,245	3,509,192	6,740	79,239	405,432	2,933,927	889,382	7,823,912
Les Cooperants, Societe Mutuelle D'Assurance-Vie	II	0	0	0	0	0	0	0	0
	GI	0	3,500	0	0	0	0	0	3,500
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	0	3,500	0	0	0	0	0	3,500
Cooperators Life Insurance Company	II	478,932	6,334	0	3,494	0	32,730	69,134	111,692
	GI	89,213	10,564	7,269	0	0	0	1,763	19,596
	IA	341,237	0	0	0	8,819	43,944	60	52,823
	GA	270,393	0	0	0	1,057	90,023	47,847	138,927
	TO	1,179,775	16,898	7,269	3,494	9,876	166,697	118,804	323,038
Crown Life Insurance Company	II	851,110	119,796	20,000	25,520	0	171,833	200,791	537,940
	GI	141,682	821,505	142	0	0	19,859	11,001	852,507
	IA	527,835	2	0	0	72,948	253,599	20,370	346,919
	GA	219,814	0	0	0	109,912	368,849	0	478,761
	TO	1,740,441	941,303	20,142	25,520	182,860	814,140	232,162	2,216,127
CUMIS Life Insurance Company	II	1,802	0	0	0	0	0	34	34
	GI	89,122	9,788	0	0	0	0	0	9,788
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	90,924	9,788	0	0	0	0	34	9,822

TABLE III

DIRECT LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYOWNERS

COMPANY		INCOME	DEATH CLAIMS	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	DIVIDENDS	TOTAL
CUNA Mutual Insurance Society	II	1,384	35	0	0	0	939	287	1,261
	GI	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	1,384	35	0	0	0	939	287	1,261
Dominion Life Assurance Company	II	679,547	41,734	9,390	7,971	0	377,363	90,862	527,320
	GI	199,629	204,005	(50)	0	0	0	0	203,955
	IA	493,238	215	0	0	369,661	415,332	1,620	786,828
	GA	152,686	6,584	0	0	59,073	21,156	0	86,813
	TO	1,525,100	252,538	9,340	7,971	428,734	813,851	92,482	1,604,916
Eaton Life Assurance Company	II	40,179	9,187	163	0	0	1,325	0	10,675
	GI	151,315	0	13,488	0	0	0	4,966	18,454
	IA	72,718	0	0	0	14,141	4,492	0	18,633
	GA	0	0	0	0	0	0	0	0
	TO	264,212	9,187	13,651	0	14,141	5,817	4,966	47,762
Equitable Life Assurance Society of the United States	II	3,229	85	0	0	0	0	1,214	1,299
	GI	72,039	16,749	0	0	0	0	35,684	52,433
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	92	0	0	92
	TO	75,268	16,834	0	0	92	0	36,898	53,824
Equitable Life Insurance Company of Canada	II	10,236	0	0	0	0	3,961	5,282	9,243
	GI	7,620	0	0	0	0	0	1,707	1,707
	IA	2,877	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	20,733	0	0	0	0	3,961	6,989	10,950
Excelsior Life Insurance Company	II	103,948	193	0	5,603	0	52,637	20,224	78,657
	GI	88,255	159,496	0	0	0	0	(995)	158,501
	IA	65,425	0	0	0	30,328	155,184	215	185,727
	GA	0	10,161	0	0	323,165	4,708	0	338,034
	TO	257,628	169,850	0	5,603	353,493	212,529	19,444	760,919
Fidelity Life Assurance Company	II	9,457	0	0	0	0	0	880	880
	GI	(8,518)	0	0	0	0	0	0	0
	IA	0	0	0	0	6,000	14,736	0	20,736
	GA	0	0	0	0	0	0	0	0
	TO	939	0	0	0	6,000	14,736	880	21,616
Financial Life Assurance Company of Canada	II	1,227	0	0	0	0	0	30	30
	GI	(2,409)	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	(1,182)	0	0	0	0	0	30	30
Ford Life Insurance Company	II	0	0	0	0	0	0	0	0
	GI	30,287	4,988	0	0	0	0	0	4,988
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	30,287	4,988	0	0	0	0	0	4,988
General American Life Insurance Company	II	0	0	0	0	0	0	0	0
	GI	477	0	230	0	0	0	233	463
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	477	0	230	0	0	0	233	463
Glacier National Life Assurance Company	II	155	0	0	0	0	0	0	0
	GI	106,201	61,492	0	0	0	0	0	61,492
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	106,356	61,492	0	0	0	0	0	61,492
Globe Life Insurance Company	II	3,385	0	0	0	0	2,589	0	2,589
	GI	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	3,385	0	0	0	0	2,589	0	2,589

TABLE III

DIRECT LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYOWNERS

COMPANY		INCOME	DEATH CLAIMS	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	DIVIDENDS	TOTAL
Great West Life Assurance Company	II	1,351,545	183,573	0	0	0	168,823	175,134	527,530
	GI	5,197,918	4,335,681	0	0	0	0	(121,234)	4,214,447
	IA	2,076,284	0	0	0	98,430	836,269	2,258	936,957
	GA	268,246	4,000	0	0	79,364	74,056	0	157,420
	TO	8,893,993	4,523,254	0	0	177,794	1,079,148	56,158	5,836,354
Halifax Life Insurance Company	II	80,332	0	0	0	0	48,736	378	49,114
	GI	0	0	0	0	0	0	0	0
	IA	7,829	0	0	0	0	89,513	0	89,513
	GA	0	0	0	0	4,680	0	0	4,680
	TO	88,161	0	0	0	4,680	138,249	378	141,307
Imperial Life Assurance Company of Canada	II	1,358,546	176,814	0	21,016	0	787,210	370,164	1,355,204
	GI	396,464	352,000	0	0	0	0	14,543	366,543
	IA	1,323,764	90,516	0	0	384,884	576,093	1,348	1,052,841
	GA	183,023	0	0	0	786,346	2,815,205	0	3,601,551
	TO	3,261,797	619,330	0	21,016	1,171,230	4,178,508	386,055	6,376,139
John Hancock Mutual Life Insurance Company	II	2,293	(91)	0	0	0	0	773	682
	GI	237	0	0	0	0	0	61	61
	IA	0	0	0	0	0	0	0	0
	GA	1,492	7	0	0	58,994	378	1,048	60,427
	TO	4,022	(84)	0	0	58,994	378	1,882	61,170
Laurier Life Insurance Company	II	14,712	690	0	0	0	900	0	1,590
	GI	4,143	1,000	0	0	0	0	0	1,000
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	18,855	1,690	0	0	0	900	0	2,590
Life Insurance Company of North America	II	0	0	0	0	0	0	0	0
	GI	664	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	664	0	0	0	0	0	0	0
London Life Insurance Company	II	538,001	7,871	4,970	3,148	0	111,279	183,512	310,780
	GI	381,371	117,044	0	0	0	0	143,836	260,880
	IA	250,901	0	0	0	11,406	15,783	3,096	30,285
	GA	1,675,358	0	0	0	0	0	0	0
	TO	2,845,631	124,915	4,970	3,148	11,406	127,062	330,444	601,945
The Manufacturers Life Insurance Company	II	1,622,777	201,110	20	37,087	0	627,607	342,599	1,208,423
	GI	25,585	1,510	0	0	0	0	0	1,510
	IA	1,890,294	39,262	0	0	452,641	237,395	4,526	733,824
	GA	901,291	0	0	0	186,169	177,136	37,575	400,880
	TO	4,439,947	241,882	20	37,087	638,810	1,042,138	384,700	1,344,637
The Maritime Life Assurance Company	II	1,728,803	397,566	0	37,951	0	415,635	62,108	913,260
	GI	580,839	191,039	0	0	0	0	(17,639)	173,400
	IA	3,750,707	37,382	0	0	226,747	1,244,654	1,240	1,510,023
	GA	700,790	36,209	0	0	4,580	181,342	0	222,131
	TO	6,761,139	662,196	0	37,951	231,327	1,841,631	45,709	2,818,814
Massachusetts General Life Insurance Company	II	203	0	0	0	0	0	58	58
	GI	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	203	0	0	0	0	0	58	58

TABLE III

DIRECT LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYOWNERS

COMPANY		INCOME	DEATH CLAIMS	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	DIVIDENDS	TOTAL
Metropolitan Life Insurance Company	II	477,894	35,216	5	9,534	0	58,715	65,230	168,700
	GI	762,218	551,616	915	0	0	0	203,569	756,100
	IA	131,747	0	0	0	(385)	5,914	1,243	6,772
	GA	804,128	271	0	0	369,235	28,567	2,697,790	3,095,863
	TO	2,175,987	587,103	920	9,534	368,850	93,196	2,967,832	4,027,435
Metropolitan Life Insurance Company of Canada	II	14,602	609	0	0	0	0	0	609
	GI	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	14,602	609	0	0	0	0	0	609
MIC Life Insurance Corporation	II	0	0	0	0	0	0	0	0
	GI	93,592	96,558	0	0	0	0	0	96,558
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	93,592	96,558	0	0	0	0	0	96,558
Montreal Life Insurance Company	II	7,952	2,500	0	0	0	711	2,294	5,505
	GI	0	0	0	0	0	0	0	0
	IA	196	0	0	0	600	0	0	600
	GA	0	0	0	0	1,110	0	0	1,110
	TO	8,148	2,500	0	0	1,710	711	2,294	7,215
Mony Life Insurance Company of Canada	II	22,391	0	0	0	0	(51)	180	129
	GI	0	0	0	0	0	0	0	0
	IA	59,337	0	0	0	0	30,006	0	30,006
	GA	0	0	0	0	0	0	0	0
	TO	81,728	0	0	0	0	29,955	180	30,135
Mutual Life Insurance Company of Canada	II	6,367,758	1,162,209	72,218	80,683	0	2,085,717	1,765,809	5,166,636
	GI	1,028,681	736,685	0	0	0	155	51,037	787,877
	IA	10,313,857	80,917	0	0	760,863	5,126,728	17,693	5,986,201
	GA	4,836,693	51,635	0	0	463,227	715,356	0	1,230,218
	TO	22,546,989	2,031,446	72,218	80,653	1,224,090	7,927,956	1,834,539	13,170,932
Mutual of Omaha Insurance Company	II	924,408	74,600	0	0	0	84,403	50,995	209,998
	GI	15,065	57,425	0	0	0	0	0	57,425
	IA	711	0	0	0	2,021	0	195	2,216
	GA	2,611	0	0	0	0	0	0	0
	TO	942,795	132,025	0	0	2,021	84,403	51,190	269,639
National Fidelity Life Insurance Company	II	6,943	0	0	0	0	0	0	0
	GI	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	6,943	0	0	0	0	0	0	0
The National Life Assurance Company of Canada	II	2,380,079	287,500	0	21,295	0	670,555	158,134	1,137,484
	GI	414,255	392,787	0	0	0	0	0	392,787
	IA	1,738,967	33,602	0	0	38,492	382,944	726	455,764
	GA	128,225	3,074	0	0	6,368	58,019	14,538	81,999
	TO	4,661,526	716,963	0	21,295	44,860	1,111,518	173,398	2,068,034
New York Life Insurance Company	II	44,483	54,236	0	0	0	14,436	15,780	84,452
	GI	303,549	98,570	0	0	0	0	191,038	289,608
	IA	(83)	0	0	0	0	6,461	203	6,664
	GA	0	0	0	0	0	0	0	0
	TO	347,949	152,806	0	0	0	20,897	207,021	380,724
New York Life Insurance Company of Canada	II	510	0	0	0	0	0	0	0
	GI	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	510	0	0	0	0	0	0	0
North American Life Insurance Company	II	1,133,692	505,764	1,320	6,717	0	335,905	214,141	1,063,847
	GI	252,715	26,000	0	0	0	0	0	26,000
	IA	772,616	14,495	0	0	191,359	158,841	755	365,450
	GA	234,018	939	0	0	175,924	1,035,105	8,883	1,220,851
	TO	2,393,041	547,198	1,320	6,717	367,283	1,529,851	223,779	2,676,148

TABLE III

DIRECT LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYHOLDERS

COMPANY		INCOME	DEATH CLAIMS	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	DIVIDENDS	TOTAL
North American Life and Casualty Company	II	1,709	0	0	0	0	2,987	0	2,987
	GI	0	3,636	0	0	0	0	0	3,636
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	1,709	3,636	0	0	0	2,987	0	6,623
Norwich Union Life Insurance Society	II	161,105	0	0	0	0	25,977	10,247	36,224
	GI	6,073	0	0	0	0	0	0	0
	IA	11,737	0	0	0	0	5,861	1,968	7,829
	GA	9,633	0	0	0	5,521	0	0	5,521
	TO	188,548	0	0	0	5,521	31,838	12,215	49,574
Old Republic Life Insurance Company	II	0	0	0	0	0	0	0	0
	GI	(1,023)	3,185	0	0	0	0	0	3,185
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	(1,023)	3,185	0	0	0	0	0	3,185
The Paul Revere Life Insurance Company	II	626	0	0	0	0	0	0	0
	GI	7,245	79	0	0	0	0	0	79
	IA	400	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	8,271	79	0	0	0	0	0	79
Pennsylvania Life Insurance Company	II	6,293	0	0	0	0	0	0	0
	GI	2,759	23,487	0	0	0	0	554	24,041
	IA	0	0	0	0	0	0	0	0
	GA	463	0	0	0	0	0	0	0
	TO	9,515	23,487	0	0	0	0	554	24,041
Pioneer Life Assurance Company	II	1,788	0	0	210	0	0	167	377
	GI	0	0	0	0	0	0	0	0
	IA	1,788	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	3,576	0	0	210	0	0	167	377
Provident Alliance Life Insurance Company	II	0	0	0	0	0	0	0	0
	GI	787,378	90,918	0	0	0	0	0	90,918
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	787,378	90,918	0	0	0	0	0	90,918
The Prudential Assurance Company Limited	II	587,025	14,863	0	0	0	155,439	173,211	343,513
	GI	3,501	(40,000)	0	0	0	0	0	(40,000)
	IA	147,871	0	0	0	57,845	6,978	0	64,823
	GA	2,502,736	69,305	0	0	4,552,540	0	2,409,216	7,031,061
	TO	3,241,133	44,168	0	0	4,610,385	162,417	2,582,427	7,399,397
The Prudential Life Assurance Company of England (Canada)	II	7,717	0	0	0	0	0	0	0
	GI	0	0	0	0	0	0	0	0
	IA	234,223	0	0	0	0	289	0	289
	GA	3,393,749	0	0	0	222,862	82,588	0	305,450
	TO	3,635,689	0	0	0	222,862	82,877	0	305,739
The Prudential Insurance Company of America	II	1,045,953	76,023	0	10,765	0	95,685	345,524	527,997
	GI	565,140	423,100	6,049	0	0	0	90,847	519,996
	IA	122,453	0	0	0	5,424	50,774	(5,875)	50,323
	GA	2,403	0	62	0	7,773	0	0	7,835
	TO	1,735,949	499,123	6,111	10,765	13,197	146,459	430,496	1,106,151
Reliable Life Insurance Company	II	12,545	0	0	0	0	0	0	0
	GI	1,695	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	14,240	0	0	0	0	0	0	0
Royal Life Insurance Company of Canada	II	39,345	0	0	0	0	0	0	0
	GI	0	0	0	0	0	0	0	0
	IA	22,010	0	0	0	0	4,449	0	4,449
	GA	0	0	0	0	0	0	0	0
	TO	61,355	0	0	0	0	4,449	0	4,449

TABLE III

DIRECT LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYOWNERS

COMPANY		INCOME	DEATH CLAIMS	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	DIVIDENDS	TOTAL
Royal Life Insurance Limited (Canadian Branch)	II	487,823	9,465	0	2,731	0	52,538	0	64,734
	GI	220	0	0	0	0	0	0	0
	IA	37,154	0	0	0	0	12,025	0	12,025
	GA	0	0	0	0	0	0	0	0
	TO	525,197	9,465	0	2,731	0	64,563	0	76,759
La Sauvegarde Compagnie D'Assurance Sur La Vie	II	588	0	0	0	0	0	5	5
	GI	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	588	0	0	0	0	0	5	5
Seaboard Life Insurance Company	II	357	0	0	0	0	0	0	0
	GI	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	357	0	0	0	0	0	0	0
Sovereign Life Insurance Company	II	505,168	13,454	1,800	0	0	197,908	49,132	262,294
	GI	161	0	0	0	0	0	0	0
	IA	375,176	1,132	0	0	0	123,444	0	124,576
	GA	8,624	0	0	0	0	2,398	0	2,398
	TO	889,129	14,586	1,800	0	0	323,750	49,132	389,268
Standard Life Assurance Company	II	1,363,456	42,382	0	0	0	366,792	369,974	779,148
	GI	8,749	1,396	0	0	0	0	182	1,578
	IA	1,123,130	0	0	0	222,537	127,990	0	350,527
	GA	601,938	0	0	0	465,487	77,728	0	543,215
	TO	3,097,273	43,778	0	0	688,024	572,510	370,156	1,674,468
Sun Alliance and London Assurance Company Limited	II	32,130	0	0	0	0	0	1,237	1,237
	GI	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	32,130	0	0	0	0	0	1,237	1,237
Sun Life Assurance Company of Canada	II	2,512,906	290,852	600	75,083	0	445,842	743,608	1,555,985
	GI	1,873,456	1,310,809	101,400	0	0	0	(3,245)	1,408,964
	IA	2,156,998	110,107	0	0	375,300	946,942	9,395	1,441,744
	GA	1,264,176	48,254	0	0	247,287	450,429	0	745,970
	TO	7,807,536	1,760,022	102,000	75,083	622,587	1,843,213	749,758	5,152,663
Teachers Insurance and Annuity Association of America	II	3,280	0	0	0	0	0	2,292	2,292
	GI	0	0	0	0	0	0	0	0
	IA	97,665	0	0	0	1,429	0	83,549	84,978
	GA	0	0	0	0	0	0	0	0
	TO	100,945	0	0	0	1,429	0	85,841	87,270
Toronto Mutual Life Insurance Company	II	23,976	1,268	0	1,500	0	4,098	637	7,503
	GI	0	0	0	0	0	0	0	0
	IA	9,000	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	32,976	1,268	0	1,500	0	4,098	637	7,503
Transamerica Life Insurance Company of Canada	II	71,352	271,666	0	0	0	3,381	19	275,066
	GI	0	0	0	0	0	0	0	0
	IA	8,136	1,315	0	0	921	2,424	0	4,660
	GA	0	0	0	0	0	1,519	0	1,519
	TO	79,488	272,981	0	0	921	7,324	19	281,245
Transamerica Occidental Life Insurance Company of Canada	II	39,377	527	0	0	0	2,160	0	2,687
	GI	19,875	(10,830)	0	0	0	0	0	(10,830)
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	59,252	(10,303)	0	0	0	2,160	0	(8,143)
The Travelers Insurance Company	II	3,112	52,982	1,471	28,629	0	82,075	0	165,157
	GI	10,391	11,236	0	0	0	0	0	11,236
	IA	0	0	0	0	(36)	0	0	(36)
	GA	0	0	0	0	(320)	992	0	672
	TO	13,503	64,218	1,471	28,629	(356)	83,067	0	177,029

TABLE III

DIRECT LIFE INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS AND DISBURSEMENTS TO POLICYOWNERS

COMPANY		INCOME	DEATH CLAIMS	DISABILITY CLAIMS	MATURED ENDOWMENTS	ANNUITY PAYMENTS	SURRENDER VALUES	DIVIDENDS	TOTAL
Travelers Life Insurance Company of Canada	II	4,793	0	0	0	0	0	0	0
	GI	1,211	18,136	0	0	0	0	0	18,136
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	14,073	0	0	14,073
	TO	6,004	18,136	0	0	14,073	0	0	32,209
Union Mutual Life Insurance Company	II	2,300	0	0	0	0	6,059	1,799	7,858
	GI	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	2,300	0	0	0	0	6,059	1,799	7,858
United of Omaha Life Insurance Company	II	166	0	0	0	0	0	0	0
	GI	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	166	0	0	0	0	0	0	0
Westbury Life Insurance Company	II	211	0	0	0	0	0	0	0
	GI	394	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	605	0	0	0	0	0	0	0
Western Life Assurance Company	II	43,188	0	0	0	0	1,300	3,405	4,705
	GI	0	0	0	0	0	0	0	0
	IA	0	0	0	0	0	0	0	0
	GA	0	0	0	0	0	0	0	0
	TO	43,188	0	0	0	0	1,300	3,405	4,705
Zurich Life Insurance Company of Canada	II	151,785	0	0	0	0	24,940	5,658	30,598
	GI	16,771	0	0	0	0	0	0	0
	IA	36,430	0	0	0	31,805	0	0	31,805
	GA	128,163	0	0	0	2,781	52,269	0	55,050
	TO	333,149	0	0	0	34,586	77,209	5,658	117,453
TOTAL	II	34,094,907	5,414,767	118,697	516,084	0	9,067,723	6,530,785	21,648,056
	GI	18,753,902	13,991,230	130,597	0	0	20,033	875,952	15,017,812
	IA	32,746,834	704,179	0	28	4,105,372	13,609,447	174,924	18,593,950
	GA	18,723,381	233,289	62	0	8,413,872	6,341,470	5,216,897	20,205,590
	TO	104,319,024	20,343,465	249,356	516,112	12,519,244	29,038,673	12,798,558	75,465,408

TABLE IIIA

DIRECT WRITTEN LIFE INSURANCE AND ACCIDENT AND SICKNESS INSURANCE PREMIUMS AND ANNUITY CONSIDERATIONS AND DIRECT DISBURSEMENTS UNDER CERTIFICATES

SOCIETY		INCOME	DISBURSEMENTS
Actra Fraternal Benefit Society	L	3,859	2,000
	AS	11,250	5,551
	A	92,404	0
	T	107,513	7,551
Canadian Foresters Life Insurance Society	L	3,373	7,310
	AS	0	0
	A	300	0
	T	3,673	7,310
Electrical Workers Benefit Association	L	6,902	0
	AS	0	0
	A	0	0
	T	6,902	0
Grand Orange Lodge of British America Benefit Fund	L	6,971	0
	AS	0	0
	A	0	0
	T	6,971	0
Knights of Columbus	L	381,287	103,304
	AS	0	0
	A	0	0
	T	381,287	103,304
Independent Order of Foresters	L	29	0
	AS	0	0
	A	0	0
	T	29	0
The Order of United Commercial Travelers of America	L	0	0
	AS	2,001	600
	A	0	0
	T	2,001	600
United Transportation Union Insurance Association	L	904	0
	AS	1,095	2,400
	A	0	0
	T	1,999	2,400
TOTAL	L	403,325	112,614
	AS	14,346	8,551
	A	92,704	0
	T	510,375	121,165

TABLE IV

ACCIDENT AND SICKNESS INSURANCE - DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED

COMPANY	DIRECT PREMIUMS WRITTEN	CLAIMS INCURRED	RATIO * (%)
Abbey Life Insurance Company of Canada	251	0	-
The Acadian Life Insurance Company	0	0	-
Adriatic Insurance Company of Canada	0	0	-
Aetna Casualty Company of Canada	0	0	-
Aetna Casualty and Surety Company	0	0	-
Aetna Insurance Company	48,571	(13,807)	-
Aetna Life Insurance Company	736,608	307,979	42
Alexander Hamilton Life Insurance Company of America	4,507	3,314	74
Alliance-Compagnie Mutuelle D'Assurance-Vie	123,000	25,000	20
Allstate Insurance Company of Canada	24,085	676	3
Allstate Life Insurance Company of Canada	37,000	5,000	14
American Bankers Insurance Company of Florida	2,446	0	-
American Bankers Life Assurance Company of Florida	23,000	1,000	4
American Home Assurance Company	393	0	-
American Life Insurance Company	129	1,045	810
Assurance-Vie Desjardins	329,976	166,084	50
Atlantic Mutual Life Assurance Company	155	0	-
Bankers Life and Casualty Company	100,000	54,000	54
The Canadian Accident and Fire Assurance Company	942,892	1,231,273	131
The Canada Life Assurance Company	471,488	277,169	59
The Canadian General Life Insurance Company	1,197	196	16
Chrysler Life Insurance Company of Canada	1,326,000	(48)	-
The Citadel General Assurance Company	7,227	1,563	22
The Citadel Life Assurance Company	993,849	251,891	25
Combined Insurance Company of America	4,000	(8,000)	-
Commercial Union Assurance Company of Canada	6,394,327	6,992,948	109
Confederation Life Insurance Company	386,241	257,467	67
Constellation Assurance Company	40,000	1,000	3
Continental Insurance Company of Canada	137,000	50,000	37
Cooperators General Insurance Company	5,309	244	46
Cooperators Life Insurance Company	313,625	303,931	97
Crown Life Insurance Company	1,000	0	-
CUMIS General Insurance Company	461,855	108,134	23
CUMIS Life Insurance Company	1,000	0	-
The Dominion Insurance Corporation	403,423	260,381	65
Dominion Life Assurance Company	18,305	9,742	53
Eaton Life Assurance Company	10,000	0	-
Economical Mutual Insurance Company	157,388	227,928	145
The Equitable Life Assurance Society of the United States	22,716	38,219	168
The Equitable Life Insurance Company of Canada	439,210	734,077	167
The Excelsior Life Insurance Company	1,610	0	-
Fidelity Life Assurance Company	16	0	-
Fireman's Fund American Life Insurance Company	32,927	52,310	159
First North American Insurance Company	57,592	611	1
Ford Life Insurance Company	3,020	(38)	-
General American Life Insurance Company	945,813	186,964	20
Glacier National Life Assurance Company	12,740,319	11,859,977	93
Great West Life Assurance Company	904,612	358,271	40
Imperial Life Assurance Company of Canada	2,000	3,000	150
Guardian Insurance Company of Canada	57,284	18,217	32
INA Life Insurance Company of Canada	14	(214)	-
John Hancock Mutual Life Insurance Company	3,639	67	2
Laurier Life Insurance Company	1,339	0	-
Life Insurance Company of North America	535,478	596,429	111
London Life Insurance Company			

TABLE IV

ACCIDENT AND SICKNESS INSURANCE - DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED

COMPANY	DIRECT PREMIUMS WRITTEN	DIRECT CLAIMS INCURRED	RATIO* (%)
London and Midland General Insurance Company	822,000	433,000	53
The Manufacturers Life Insurance Company	104,183	94,791	91
The Maritime Life Assurance Company	2,177,651	1,949,862	90
Massachusetts Indemnity and Life Insurance Company	46,616	0	-
Metropolitan Life Insurance Company	945,338	2,724,531	288
MIC Life Insurance Corporation	5,407	0	-
The Mutual Life Assurance Company of Canada	3,948,398	4,113,520	104
Mutual of Omaha Insurance Company	367,463	509,109	139
National Fidelity Life Insurance Company	1,548	0	-
The National Life Assurance Company of Canada	1,515,964	1,915,962	126
New York Life Insurance Company	1,885	(258)	-
The Non-Marine Underwriters, Members of Lloyds, London, England	552,000	607,000	110
North American Life Assurance Company	228,636	741,102	324
North American Life and Casualty Company	61	0	-
The Northern Life Assurance Company of Canada	1,874	7,816	417
Old Republic Life Insurance Company	(1,287)	45,473	-
The Paul Revere Life Insurance Company	65,414	11,156	17
Pennsylvania Life Insurance Company	334,560	37,610	11
The Prudential Insurance Company of America	407,314	643,474	158
Reliable Life Insurance Company	100,951	50,768	50
Royal Insurance Company of Canada	3,000	0	-
La Sauvegard Compagnie d'Assurance sur la vie	20,396	18,587	91
Standard Life Assurance Company	7,976	10,192	127
Sun Alliance Insurance Company	1,000	0	-
Sun Life Assurance Company of Canada	4,919,499	5,465,562	111
Toronto Mutual Life Insurance Company	1,044	0	-
Transamerica Occidental Life Insurance Company	3,434	2,364	68
The Travelers Insurance Company	30,330	1,825	6
Travelers Life Insurance Company of Canada	(40,042)	46,743	-
Union Mutual Life Insurance Company	613	0	-
Westbury Life Insurance Company	4,485	152	3
Zurich Insurance Company	0	1,000	-
Zurich Life Insurance Company of Canada	94,638	(15,299)	-
TOTAL	45,925,934	43,780,042	95

TABLE V

PROPERTY AND CASUALTY INSURANCE - DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED IN THOUSANDS OF DOLLARS

COMPANY		PROP.	AIR	AUTOMOBILE LIAB.	AUTOMOBILE P.A.	AUTOMOBILE OTHER	B & M	FID.	LEGAL	LIAB.	MTGE.	SUR.	MAR.	TOTAL
AETNA CASUALTY COMPANY OF CANADA	P$	26	0	3	0	-	0	0	0	5	0	0	0	38
	C$	0	0	0	0	0	0	0	0	(1)	0	0	0	(1)
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
AETNA CASUALTY AND SURETY COMPANY	P$	82	32	1	0	0	16	2	0	2	0	0	0	135
	C$	34	18	2	0	0	0	0	0	0	0	(1)	0	53
	R%	41	56	200	0	0	0	0	0	0	0	0	0	0
AETNA INSURANCE COMPANY	P$	0	0	0	0	0	0	0	0	0	0	0	0	0
	C$	(18)	0	0	0	0	0	0	0	0	0	0	0	(18)
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
AFFILIATED FM INSURANCE COMPANY	P$	17	0	0	0	0	2	0	0	0	0	0	0	19
	C$	15	0	0	0	0	0	0	0	0	0	0	0	15
	R%	88	0	0	0	0	0	0	0	0	0	0	0	0
ALBION INSURANCE COMPANY OF CANADA	P$	21	0	0	0	0	0	0	0	0	0	0	0	21
	C$	31	0	0	0	0	0	0	0	1	0	0	0	32
	R%	148	0	0	0	0	0	0	0	0	0	0	0	0
ALLENDALE MUTUAL INSURANCE COMPANY	P$	298	0	0	0	0	117	0	0	0	0	0	0	415
	C$	246	0	0	0	0	(66)	0	0	0	0	0	0	180
	R%	83	0	0	0	0	0	0	0	0	0	0	0	0
ALLIANZ INSURANCE COMPANY	P$	0	0	0	0	0	3	0	0	0	0	0	0	3
	C$	(1)	0	0	0	0	0	0	0	(6)	0	0	0	(7)
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
ALLSTATE INSURANCE COMPANY OF CANADA	P$	31	0	35	4	56	0	0	0	0	1	0	0	127
	C$	(4)	0	34	79	47	0	0	0	0	(3)	0	0	153
	R%	0	0	97	999	84	0	0	0	0	0	0	0	0
ALTA SURETY COMPANY	P$	0	0	0	0	0	0	0	0	0	0	194	0	194
	C$	0	0	0	0	0	0	0	0	0	0	0	0	0
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	P$	98	0	0	0	0	0	0	0	0	0	0	0	98
	C$	59	0	0	0	0	0	0	0	0	0	0	0	59
	R%	60	0	0	0	0	0	0	0	0	0	0	0	0
AMERICAN HOME ASSURANCE COMPANY	P$	947	0	65	0	69	213	419	0	593	0	2	43	2,351
	C$	903	29	22	0	20	0	24	0	0	0	0	2	1,000
	R%	95	0	34	0	29	0	6	0	0	0	0	5	0
THE AMERICAN ROAD INSURANCE COMPANY	P$	0	0	0	0	56	0	0	0	0	0	0	0	56
	C$	0	0	0	0	0	0	0	0	0	0	0	0	0
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
ARKWRIGHT-BOSTON MANUFACTURERS MUTUAL INSURANCE COMPANY	P$	1,178	0	0	0	0	2	0	0	0	0	0	0	1,180
	C$	143	0	0	0	0	56	0	0	0	0	0	0	199
	R%	12	0	0	0	0	999	0	0	0	0	0	0	0
ATLANTIC INSURANCE COMPANY LIMITED	P$	1,138	0	1,348	34	1,199	3	5	0	147	0	19	0	3,893
	C$	1,108	0	1,227	(3)	854	0	0	0	40	0	0	0	3,226
	R%	97	0	91	0	71	0	0	0	27	0	0	0	0
BEOTHIC GENERAL INSURANCE COMPANY LIMITED	P$	1,177	0	1,119	63	997	0	0	0	11	0	0	0	3,267
	C$	419	0	835	7	580	0	0	0	10	0	0	0	1,851
	R%	36	0	75	1	58	0	0	0	91	0	0	0	0
BOILER INSPECTION AND INSURANCE COMPANY OF CANADA	P$	2	0	0	0	0	222	0	0	0	0	0	0	224
	C$	2	0	0	0	0	203	0	0	0	0	0	0	205
	R%	100	0	0	0	0	91	0	0	0	0	0	0	0
LE BOUCLIER LAURENTIAN COMPAGNIE D'ASSURANCES	P$	76	0	47	3	68	0	0	0	0	0	0	0	194
	C$	20	0	34	0	75	0	0	0	(19)	0	0	0	110
	R%	26	0	72	0	110	0	0	0	0	0	0	0	0

TABLE V

PROPERTY AND CASUALTY INSURANCE - DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED IN THOUSANDS OF DOLLARS

COMPANY		PROP.	AIR	AUTOMOBILE LIAB.	AUTOMOBILE P.A.	AUTOMOBILE OTHER	B & M	FID.	LEGAL	LIAB.	MTGE.	SUR.	MAR.	TOTAL
THE BRITISH AVIATION INSURANCE COMPANY LIMITED	P$	0	209	0	0	0	0	0	0	0	0	0	0	209
	C$	0	33	0	0	0	0	0	0	0	0	0	0	33
	R%	0	16	0	0	0	0	0	0	0	0	0	0	0
CABOT INSURANCE COMPANY LIMITED	P$	1,635	0	1,951	100	1,999	10	1	0	45	0	3	0	5,744
	C$	792	0	1,582	25	1,379	0	0	0	(31)	0	165	0	3,912
	R%	48	0	82	25	69	0	0	0	0	0	450	0	0
CALVERT INSURANCE	P$	0	0	0	0	0	0	0	0	7	0	0	0	7
	C$	0	0	0	0	0	0	0	0	0	0	0	0	0
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
CANADIAN GENERAL INSURANCE COMPANY	P$	813	0	462	12	390	1	0	0	152	0	0	0	1,830
	C$	536	0	389	2	275	1	0	0	73	0	0	0	1,276
	R%	66	0	84	17	71	100	0	0	48	0	0	0	0
CANADIAN HOME ASSURANCE COMPANY	P$	835	0	1,191	54	1,040	0	0	0	30	0	1	0	3,151
	C$	488	0	961	27	962	0	0	0	33	0	0	0	2,471
	R%	58	0	81	50	93	0	0	0	110	0	0	0	0
THE CANADIAN INDEMNITY COMPANY	P$	678	0	278	0	118	0	20	0	358	0	152	0	1,604
	C$	594	0	196	45	130	0	(2)	0	363	0	0	0	1,326
	R%	88	0	71	0	110	0	0	0	101	0	0	0	0
THE CANADIAN PROVINCIAL INSURANCE COMPANY	P$	0	0	4	0	6	0	0	0	0	0	0	0	10
	C$	0	0	2	0	6	0	0	0	0	0	0	0	8
	R%	0	0	50	0	100	0	0	0	0	0	0	0	0
THE CANADIAN SURETY COMPANY	P$	0	0	1	0	0	0	0	0	0	0	0	0	1
	C$	0	0	0	0	0	0	0	0	0	0	0	0	0
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
CANADIAN UNIVERSAL INSURANCE COMPANY LIMITED	P$	53	0	61	1	44	0	0	0	0	0	0	61	220
	C$	34	0	66	6	23	0	0	0	0	0	0	7	136
	R%	64	0	108	600	52	0	0	0	0	0	0	11	0
CANNERS EXCHANGE SUBSCRIBERS	P$	10	0	0	0	0	0	0	0	0	0	0	0	10
	C$	0	0	0	0	0	0	0	0	0	0	0	0	0
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
THE CASUALTY COMPANY OF CANADA	P$	164	0	362	15	303	0	1	0	37	0	10	0	892
	C$	201	0	848	(9)	259	0	0	0	(34)	0	12	0	1,277
	R%	123	0	234	0	86	0	0	0	0	0	120	0	0
CENTURY INSURANCE COMPANY OF CANADA	P$	0	0	0	0	0	0	0	0	0	0	0	4	4
	C$	0	0	0	0	0	0	0	0	0	0	0	0	0
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
CHATEAU INSURANCE COMPANY	P$	1	0	1	0	0	0	0	0	0	0	1	0	3
	C$	1	0	98	0	0	0	0	0	0	0	0	0	99
	R%	100	0	999	0	0	0	0	0	0	0	0	0	0
CHUBB INSURANCE COMPANY OF CANADA	P$	94	0	0	0	(1)	7	10	0	26	0	0	(2)	134
	C$	(94)	0	46	4	25	0	1	0	16	0	0	(7)	(9)
	R%	0	0	0	0	0	0	10	0	62	0	0	0	0
CIGNA INSURANCE COMPANY OF CANADA	P$	530	12	72	0	66	6	2	0	69	0	5	8	770
	C$	(28)	0	30	0	36	0	0	0	16	0	0	1	55
	R%	0	0	42	0	55	0	0	0	23	0	0	13	0
CITADEL GENERAL ASSURANCE COMPANY	P$	0	0	0	0	0	0	0	0	0	0	0	0	0
	C$	0	0	1	0	0	0	0	0	(36)	0	0	0	(35)
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
LA GROUPE COMMERCE CIE D'ASSURANCE	P$	1	1,142	0	0	0	0	0	0	0	0	0	0	1,143
	C$	0	21	0	0	0	0	0	0	0	0	0	0	21
	R%	0	18	0	0	0	0	0	0	0	0	0	0	0

TABLE V

PROPERTY AND CASUALTY INSURANCE - DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED IN THOUSANDS OF DOLLARS

COMPANY		PROP.	AIR	AUTOMOBILE LIAB.	AUTOMOBILE P.A.	AUTOMOBILE OTHER	B & M	FID.	LEGAL	LIAB.	MTGE.	SUR.	MAR.	TOTAL
COMMERCIAL UNION ASSURANCE COMPANY OF CANADA	P$	56	0	5	0	5	2	1	0	9	0	1	0	79
	C$	29	0	6	0	6	(19)	2	0	138	0	0	(13)	149
	R%	52	0	120	0	120	0	200	0	999	0	0	0	0
COMMERCIAL UNION ASSURANCE COMPANY p.l.c.	P$	0	64	0	0	0	0	0	0	0	0	0	0	64
	C$	0	2	0	0	0	0	0	0	0	0	0	0	2
	R%	0	3	0	0	0	0	0	0	0	0	0	0	0
COMMONWEALTH INSURANCE COMPANY	P$	460	0	0	0	0	0	0	0	54	0	0	11	525
	C$	633	0	0	0	0	0	0	0	(812)	0	0	(7)	(186)
	R%	138	0	0	0	0	0	0	0	0	0	0	0	0
CONSTITUTION INSURANCE COMPANY OF CANADA	P$	71	0	0	0	0	0	0	0	1	0	7	0	79
	C$	5	0	0	0	0	0	0	0	0	0	0	0	5
	R%	7	0	0	0	0	0	0	0	0	0	0	0	0
CONTINENTAL CASUALTY COMPANY	P$	0	17	0	0	0	0	0	0	0	0	0	0	17
	C$	0	4	0	0	0	0	0	0	0	0	0	0	4
	R%	0	24	0	0	0	0	0	0	0	0	0	0	0
CONTINENTAL INSURANCE COMPANY	P$	2,275	150	518	5	456	63	(6)	0	290	0	15	23	3,789
	C$	1,015	(12)	338	24	418	18	29	0	54	0	9	(9)	1,884
	R%	45	0	65	480	92	29	0	0	19	0	60	0	0
CONTINENTAL INSURANCE COMPANY OF CANADA	P$	7	0	22	3	19	1	0	0	0	0	0	0	52
	C$	0	0	17	1	2	0	0	0	(1)	0	0	0	19
	R%	0	0	77	33	11	0	0	0	0	0	0	0	0
CONTINGENCY INSURANCE COMPANY LIMITED	P$	26	0	0	0	0	0	0	0	2	0	0	0	28
	C$	(7)	0	0	0	0	0	0	0	0	0	0	0	(7)
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
COOPERATORS GENERAL INSURANCE COMPANY	P$	2,312	0	3,258	126	2,117	0	14	0	114	0	39	0	7,980
	C$	1,312	0	2,775	(3)	1,311	0	4	0	42	0	5	0	5,446
	R%	57	0	85	0	62	0	29	0	37	0	13	0	0
CUMIS GENERAL INSURANCE COMPANY	P$	2	0	0	0	0	0	18	0	2	0	0	0	22
	C$	0	0	0	0	0	0	5	0	0	0	0	0	5
	R%	0	0	0	0	0	0	28	0	0	0	0	0	0
DOMINION INSURANCE CORPORATION	P$	5	0	0	0	0	3	0	0	0	0	2	0	10
	C$	14	0	0	0	0	0	0	0	0	0	2	0	16
	R%	280	0	0	0	0	0	0	0	0	0	100	0	0
DOMINION OF CANADA GENERAL INSURANCE	P$	554	0	598	27	474	0	4	0	30	0	13	0	1,700
	C$	360	0	695	(2)	254	0	(3)	0	12	0	1	0	1,317
	R%	65	0	116	0	54	0	0	0	40	0	8	0	0
EAGLE STAR INSURANCE COMPANY LIMITED	P$	0	78	0	0	0	0	0	0	0	0	0	1	79
	C$	0	4	0	0	0	0	0	0	0	0	0	0	4
	R%	0	5	0	0	0	0	0	0	0	0	0	0	0
ECCLESIASTICAL INSURANCE OFFICE p.l.c.	P$	304	0	0	0	0	0	0	0	1	0	0	0	305
	C$	151	0	0	0	0	0	0	0	6	0	0	0	157
	R%	50	0	0	0	0	0	0	0	0	0	0	0	0
ELITE INSURANCE COMPANY	P$	356	0	0	0	0	0	0	0	60	0	0	0	416
	C$	(371)	0	0	0	0	0	0	0	51	0	0	0	(320)
	R%	0	0	0	0	0	0	0	0	85	0	0	0	0
EMMCO INSURANCE COMPANY	P$	0	0	0	0	6	0	0	3	0	0	0	0	9
	C$	0	0	0	0	1	0	0	0	0	0	0	0	1
	R%	0	0	0	0	17	0	0	0	0	0	0	0	0

TABLE V

PROPERTY AND CASUALTY INSURANCE - DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED IN THOUSANDS OF DOLLARS

COMPANY		PROP.	AIR	AUTOMOBILE LIAB.	AUTOMOBILE P.A.	AUTOMOBILE OTHER	B & M	FID.	LEGAL	LIAB.	MTGE.	SUR.	MAR.	TOTAL
EMPLOYERS MUTUAL	P$	17	0	5	0	3	0	0	0	0	0	0	0	25
INSURANCE OF WAUSAU	C$	(56)	0	(41)	0	12	0	0	0	7	0	0	0	(78)
	R%	0	0	0	0	400	0	0	0	0	0	0	0	0
FIREMAN'S FUND	P$	25	0	0	0	0	11	0	0	0	0	0	18	54
INSURANCE COMPANY	C$	(4)	0	0	0	0	0	0	0	0	0	0	0	(4)
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
GAN INCENDIE	P$	8	0	0	0	0	0	0	0	2	0	0	0	10
ACCIDENTS	C$	3	0	0	0	0	0	0	0	0	0	0	0	3
	R%	38	0	0	0	0	0	0	0	0	0	0	0	0
GENERAL ACCIDENT	P$	519	0	1,525	60	1,704	0	21	0	173	0	25	0	4,027
ASSURANCE COMPANY	C$	230	0	1,756	22	1,508	0	8	0	57	0	2	0	3,583
OF CANADA	R%	44	0	115	37	89	0	38	0	33	0	8	0	0
GOLD CIRCLE	P$	25	0	30	1	47	0	0	0	0	0	0	0	103
INSURANCE COMPANY	C$	2	0	91	0	39	0	0	0	0	0	0	0	132
	R%	8	0	303	0	83	0	0	0	0	0	0	0	0
GRAIN INSURANCE	P$	0	0	0	0	0	0	0	1	0	0	0	0	1
AND GUARANTEE COMPANY	C$	0	0	0	0	0	0	0	0	0	0	0	0	0
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
GUARANTEE COMPANY	P$	0	0	0	0	0	0	250	0	0	0	451	0	701
OF NORTH AMERICA	C$	0	0	0	0	0	0	(10)	0	0	0	25	0	15
	R%	0	0	0	0	0	0	0	0	0	0	6	0	0
GUARDIAN INSURANCE	P$	563	0	1,187	93	581	5	8	0	458	0	116	0	3,011
COMPANY OF CANADA	C$	173	0	608	28	294	0	3	0	18	0	(1)	0	1,123
	R%	31	0	51	30	51	0	38	0	4	0	0	0	0
HALIFAX INSURANCE	P$	455	0	178	6	166	0	2	0	139	0	180	(5)	1,121
COMPANY	C$	518	(4)	139	50	73	0	4	0	9	0	(1)	0	788
	R%	114	0	78	833	44	0	200	0	7	0	0	0	0
HANOVER INSURANCE	P$	5	0	0	0	0	0	0	0	0	0	0	0	5
COMPANY	C$	3	0	0	0	0	0	0	0	0	0	0	0	3
	R%	60	0	0	0	0	0	0	0	0	0	0	0	0
HARTFORD FIRE	P$	39	4	0	0	0	0	0	0	0	0	0	0	43
INSURANCE COMPANY	C$	(11)	0	1	0	0	0	0	0	0	0	0	0	(10)
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
HERALD INSURANCE	P$	8	0	0	0	0	2	0	0	2	0	0	0	12
COMPANY	C$	12	0	0	0	0	0	0	0	0	0	0	0	12
	R%	150	0	0	0	0	0	0	0	0	0	0	0	0
HIGHLANDS INSURANCE	P$	0	0	0	0	0	0	0	0	0	0	0	14	14
COMPANY	C$	0	0	0	0	0	0	0	0	0	0	0	(97)	(97)
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
HOME INSURANCE	P$	472	0	2,131	141	2,869	0	0	0	67	0	0	0	5,680
COMPANY	C$	459	0	2,076	4	1,899	3	0	0	136	0	0	0	4,577
	R%	97	0	97	3	66	0	0	0	203	0	0	0	0
INA INSURANCE	P$	870	9	62	0	50	3	2	0	115	0	0	7	1,118
COMPANY OF CANADA	C$	473	0	35	0	10	0	0	0	8	0	0	0	526
	R%	54	0	57	0	20	0	0	0	7	0	0	0	0
INSURANCE COMPANY	P$	139	0	0	0	0	22	0	0	0	0	0	0	161
OF NORTH AMERICA	C$	182	0	5	0	0	0	0	0	0	1	0	0	188
	R%	131	0	0	0	0	0	0	0	0	0	0	0	0
THE INSURANCE	P$	129	51	20	1	19	0	0	0	13	0	0	0	233
CORPORATION OF IRELAND	C$	107	26	27	0	21	0	0	0	24	0	0	0	205
LIMITED	R%	83	51	135	0	111	0	0	0	185	0	0	0	0

TABLE V

PROPERTY AND CASUALTY INSURANCE - DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED IN THOUSANDS OF DOLLARS

COMPANY		PROP.	AIR	AUTOMOBILE LIAB.	AUTOMOBILE P.A.	AUTOMOBILE OTHER	B & M	FID.	LEGAL	LIAB.	MTGE.	SUR.	MAR.	TOTAL
INSURANCE CORPORATION OF NEWFOUNDLAND	P$	1,561	0	1,937	83	1,798	21	7	0	367	0	15	)	5,789
	C$	707	0	1,533	11	821	1	108	0	52	0	22	)	3,255
	R%	45	0	79	13	46	5	154	0	14	0	47	)	0
KANSA GENERAL INSURANCE COMPANY	P$	371	0	0	0	0	0	0	0	157	0	0	0	528
	C$	63	0	0	0	0	0	0	0	76	0	0	0	139
	R%	16	0	0	0	0	0	0	0	48	0	0	0	0
LIBERTY MUTUAL FIRE INSURANCE	P$	1	0	34	0	9	0	0	0	1	0	0	0	45
	C$	0	0	41	0	0	0	0	0	0	0	0	0	41
	R%	0	0	121	0	0	0	0	0	0	0	0	0	0
LIBERTY MUTUAL INSURANCE COMPANY	P$	0	0	0	0	2	0	0	0	8	0	0	0	10
	C$	0	0	0	0	0	0	0	0	0	0	0	0	0
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
LONDON ASSURANCE COMPANY	P$	0	3	0	0	0	0	0	0	0	0	0	0	3
	C$	0	2	0	0	0	0	0	0	0	0	0	0	2
	R%	0	67	0	0	0	0	0	0	0	0	0	0	0
LONDON AND MIDLAND GENERAL INSURANCE COMPANY	P$	348	0	1	0	1	0	0	0	0	0	0	0	350
	C$	139	0	1	0	0	0	0	0	0	0	0	0	110
	R%	40	0	100	0	0	0	0	0	0	0	0	0	0
LUMBERMENS MUTUAL CASUALTY COMPANY	P$	10	0	1	0	0	0	0	0	4	0	0	0	15
	C$	0	0	0	0	0	0	0	0	0	0	0	0	0
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
LUMERMENS UNDERWRITING ALLIANCE	P$	118	0	0	0	0	0	0	0	0	0	0	0	118
	C$	0	0	0	0	0	0	0	0	0	0	0	0	0
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
MARKEL INSURANCE COMPANY OF CANADA	P$	9	0	0	0	0	0	0	0	1	0	0	0	10
	C$	0	0	2	0	0	0	0	0	(2)	0	0	0	0
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
METRO GENERAL INSURANCE CORPORATION LIMITED	P$	1,945	0	2,482	85	2,358	0	0	0	129	0	0	0	6,999
	C$	902	0	2,218	41	1,535	0	0	0	(4)	0	0	0	4,692
	R%	46	0	89	48	65	0	0	0	0	0	0	0	0
MIDLAND INSURANCE COMPANY	P$	0	0	0	0	0	0	0	0	0	0	0	0	0
	C$	0	0	2	0	0	0	0	0	(2)	0	0	0	0
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
MORTGAGE INSURANCE COMPANY OF CANADA	P$	0	0	0	0	0	0	0	0	0	488	201	0	689
	C$	0	0	0	0	0	0	0	0	0	598	0	0	598
	R%	0	0	0	0	0	0	0	0	0	123	0	0	0
MOTORS INSURANCE CORPORATION	P$	0	0	0	0	49	0	0	0	0	0	4	0	53
	C$	0	0	0	0	36	0	0	0	0	0	0	0	36
	R%	0	0	0	0	73	0	0	0	0	0	0	0	0
NEW HAMPSHIRE INSURANCE COMPANY	P$	593	0	0	0	0	74	0	0	(7)	0	0	(1)	659
	C$	249	0	0	0	0	1,183	0	0	(26)	0	0	0	1,406
	R%	42	0	0	0	0	999	0	0	0	0	0	)	0
NEW ROTTERDAM INSURANCE COMPANY	P$	8	0	0	0	0	0	0	0	3	0	0	(	11
	C$	0	0	0	0	0	0	0	0	2	0	0	0	2
	R%	0	0	0	0	0	0	0	0	67	0	0	0	0
NON-MARINE UNDERWRITERS, LLOYDS OF LONDON	P$	4,855	366	871	43	897	9	0	0	312	0	0	0	7,353
	C$	3,494	292	678	3	613	0	0	0	(33)	0	0	0	5,047
	R%	72	80	78	7	68	0	0	0	0	0	0	0	0
NOVA SCOTIA GENERAL INSURANCE COMPANY	P$	202	0	8	0	6	0	0	0	0	0	0	0	216
	C$	211	0	2	0	1	0	0	0	0	0	0	0	214
	R%	104	0	25	0	17	0	0	0	0	0	0	0	0

TABLE V

PROPERTY AND CASUALTY INSURANCE - DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED IN THOUSANDS OF DOLLARS

COMPANY		PROP.	AUTOMOBILE AIR	LIAB.	P.A.	OTHER	B & M	FID.	LEGAL	LIAB.	MTGE.	SUR.	MAR.	TOTAL
OLD REPUBLIC	P$	1	0	0	0	0	0	0	0	0	0	0	0	1
INSURANCE COMPANY	C$	28	0	0	0	0	0	0	0	0	0	0	0	28
	R%	999	0	0	0	0	0	0	0	0	0	0	0	0
ORION INSURANCE	P$	2	159	0	0	0	0	0	0	0	0	0	0	161
COMPANY p.l.c.	C$	1	411	0	0	0	0	0	0	0	0	0	0	412
	R%	50	259	0	0	0	0	0	0	0	0	0	0	0
PACIFIC EMPLOYERS	P$	0	0	0	0	0	0	0	0	0	0	0	0	0
INSURANCE COMPANY	C$	202	0	0	0	0	0	0	0	0	0	0	0	202
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
PERSONAL INSURANCE	P$	13	0	14	2	14	0	0	0	0	0	0	0	43
COMPANY OF CANADA	C$	(11)	0	6	0	6	0	0	0	(18)	0	0	0	(17)
	R%	0	0	43	0	43	0	0	0	0	0	0	0	0
PHOENIX ASSURANCE	P$	0	353	0	0	0	0	0	0	0	0	0	0	353
PUBLIC LIMITED	C$	0	70	0	0	0	0	0	0	0	0	0	0	70
COMPANY	R%	0	20	0	0	0	0	0	0	0	0	0	0	0
PHOENIX ASSURANCE	P$	12	0	0	0	2	3	0	0	1	0	0	0	18
COMPANY OF CANADA	C$	15	0	(3)	0	5	0	0	0	0	0	0	0	17
	R%	125	0	0	0	250	0	0	0	0	0	0	0	0
PROTECTION MUTUAL	P$	1,026	0	0	0	0	120	0	0	0	0	0	0	1,146
INSURANCE COMPANY	C$	530	0	0	0	0	(175)	0	0	0	0	0	0	355
	R%	52	0	0	0	0	0	0	0	0	0	0	0	0
PRUDENTIAL ASSURANCE	P$	260	23	28	2	46	1	0	0	76	0	0	0	436
COMPANY LIMITED	C$	35	49	15	0	18	0	0	0	(6)	0	0	0	111
	R%	14	213	54	0	39	0	0	0	0	0	0	0	0
COMPAGNIE D'ASSURANCE	P$	33	0	286	21	268	1	0	0	12	0	0	0	621
DU QUEBEC	C$	(4)	0	244	0	153	0	0	0	(8)	0	0	0	385
	R%	0	0	85	0	57	0	0	0	0	0	0	0	0
RELIANCE INSURANCE	P$	23	0	0	0	0	5	0	0	0	0	0	0	28
COMPANY	C$	848	0	0	0	0	0	0	0	0	0	0	(12)	836
	R%	369	0	0	0	0	0	0	0	0	0	0	0	0
ROYAL INSURANCE	P$	1,827	0	2,262	182	2,217	395	46	0	1,227	0	22	218	8,396
COMPANY OF CANADA	C$	620	0	2,960	59	1,352	22	5	0	600	0	1	265	5,884
	R%	34	0	131	32	61	6	11	0	49	0	5	122	0
SEABOARD SURETY	P$	0	0	0	0	0	0	0	0	0	0	28	0	28
COMPANY OF CANADA	C$	0	0	0	0	0	0	0	0	0	0	1	0	1
	R%	0	0	0	0	0	0	0	0	0	0	4	0	0
SECURITY INSURANCE	P$	9	0	0	0	0	0	0	0	7	0	0	0	16
COMPANY OF HARTFORD	C$	3	0	0	0	0	0	0	0	1	0	0	0	4
	R%	33	0	0	0	0	0	0	0	14	0	0	0	0
SENTRY INSURANCE	P$	66	0	0	0	0	0	0	0	0	0	0	0	66
A MUTUAL COMPANY	C$	22	0	0	0	0	0	0	0	0	0	0	0	22
	R%	33	0	0	0	0	0	0	0	0	0	0	0	0
SIMCOE & ERIE	P$	27	(2)	0	0	0	0	0	0	49	0	0	47	121
GENERAL INSURANCE	C$	12	1	9	0	4	0	0	0	(19)	0	0	8	15
COMPANY	R%	44	0	0	0	0	0	0	0	0	0	0	17	0
SOVEREIGN GENERAL	P$	1,264	0	1,535	27	1,308	0	0	0	97	0	0	0	4,231
INSURANCE COMPANY	C$	600	0	1,569	15	1,031	0	0	0	38	0	0	0	3,253
	R%	48	0	102	56	79	0	0	0	39	0	0	0	0
ST. PAUL FIRE	P$	601	13	4	0	0	9	0	0	152	0	10	0	789
AND MARINE	C$	153	0	1	0	0	(1)	0	0	19	0	0	0	172
INSURANCE COMPANY	R%	26	0	25	0	0	0	0	0	13	0	0	0	0

TABLE V

PROPERTY AND CASUALTY INSURANCE - DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED IN THOUSANDS OF DOLLARS

COMPANY		PROP.	AUTOMOBILE AIR	AUTOMOBILE LIAB.	AUTOMOBILE P.A.	AUTOMOBILE OTHER	B & M	FID.	LEGAL	LIAB.	MTGE.	SUR.	MAR.	TOTAL
SUN ALLIANCE	P$	899	0	0	0	0	7	3	0	73	0	1	0	983
INSURANCE COMPANY	C$	164	0	0	0	0	0	0	0	78	0	3	0	245
	R%	18	0	0	0	0	0	0	0	107	0	300	0	0
SYMONDS GENERAL	P$	5	0	0	0	0	0	0	0	1	0	0	0	6
INSURANCE COMPANY	C$	(3)	0	0	0	10	0	0	0	0	0	95	0	102
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
TORONTO GENERAL	P$	665	0	378	10	319	1	0	0	124	0	0	0	1,497
INSURANCE COMPANY	C$	439	0	319	2	225	1	0	0	59	0	0	0	1,045
	R%	66	0	84	20	71	100	0	0	48	0	0	0	0
TRADERS GENERAL	P$	369	0	210	6	177	1	0	0	69	0	0	0	832
INSURANCE COMPANY	C$	244	0	177	1	125	1	0	0	33	0	0	0	581
	R%	66	0	84	17	71	100	0	0	48	0	0	0	0
TRAFALGAR INSURANCE	P$	1	0	0	0	0	0	0	0	0	0	0	0	1
p.l.c.	C$	0	0	0	0	2	0	0	0	0	0	0	0	2
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
TRAVELERS INDEMNITY	P$	71	2,754	13	0	10	15	0	0	2	0	0	0	2,865
COMPANY	C$	8	(109)	104	0	7	0	0	0	(18)	0	0	0	(8)
	R%	11	0	800	0	70	0	0	0	0	0	0	0	0
TRAVELERS INDEMNITY	P$	14	0	12	1	10	2	0	0	0	0	5	0	44
COMPANY OF CANADA	C$	10	0	7	0	9	0	0	0	0	0	0	0	26
	R%	71	0	58	0	90	0	0	0	0	0	0	0	0
UNIFUND ASSURANCE	P$	4,056	0	3,954	312	4,199	0	0	0	0	0	0	0	12,521
COMPANY	C$	2,207	0	2,923	121	3,292	0	0	0	0	0	0	0	8,543
	R%	54	0	74	39	78	0	0	0	0	0	0	0	0
UNITED STATES	P$	705	63	393	12	364	5	8	0	91	0	288	0	1,929
FIDELITY AND GUARANTY	C$	2,930	0	523	69	285	0	(1)	0	97	0	(46)	0	3,857
COMPANY	R%	416	0	133	575	78	0	0	0	107	0	0	0	0
UNITED STATES FIRE	P$	41	0	0	0	0	9	0	0	75	0	0	0	125
INSURANCE COMPANY	C$	11	0	0	0	0	0	0	0	(9)	0	0	(8)	(6)
	R%	27	0	0	0	0	0	0	0	0	0	0	0	0
USF&G INSURANCE	P$	171	0	84	2	60	0	0	0	5	0	79	0	401
COMPANY OF CANADA	C$	0	0	14	7	24	0	0	0	0	0	307	0	352
	R%	0	0	17	350	40	0	0	0	0	0	389	0	0
UTICA MUTUAL	P$	0	0	0	0	0	0	0	0	0	0	0	0	0
INSURANCE COMPANY	C$	(3)	0	0	0	0	0	0	0	0	0	0	0	(3)
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
VICTORIA INSURANCE	P$	74	0	14	1	15	0	1	0	241	0	12	0	358
COMPANY OF CANADA	C$	68	0	14	0	15	0	1	0	(90)	0	263	0	271
	R%	92	0	100	0	100	0	100	0	0	0	999	0	0
WAWANESA MUTUAL	P$	109	0	118	6	106	0	0	0	1	0	0	0	340
INSURANCE COMPANY	C$	15	0	29	0	51	0	0	0	0	0	0	0	95
	R%	14	0	25	0	48	0	0	0	0	0	0	0	0
WELLINGTON INSURANCE	P$	872	0	251	3	94	14	10	0	138	0	15	8	1,405
COMPANY	C$	263	0	195	3	219	0	3	0	47	0	0	3	733
	R%	30	0	78	100	233	0	30	0	34	0	0	38	0
WESTERN SURETY	P$	0	0	0	0	0	0	0	0	0	0	8	0	8
COMPANY	C$	0	0	0	0	0	0	0	0	0	0	(1)	0	(1)
	R%	0	0	0	0	0	0	0	0	0	0	0	0	0
YASUDA FIRE AND	P$	1	0	0	0	0	0	0	0	0	0	0	0	1
MARINE INSURANCE	C$	(95)	0	0	0	0	0	0	0	0	0	0	0	(95)
COMPANY	R%	0	0	0	0	0	0	0	0	0	0	0	0	0

TABLE V

PROPERTY AND CASUALTY INSURANCE - DIRECT PREMIUMS WRITTEN AND DIRECT CLAIMS INCURRED IN THOUSANDS OF DOLLARS

COMPANY		PROP.	AUTOMOBILE AIR	LIAB.	P.A.	OTHER	B & M	FID.	LEGAL	LIAB.	MTGE.	SUR.	MAR.	TOTAL
ZURICH INSURANCE	P$	607	33	189	4	99	1	4	0	98	0	120	0	1,155
COMPANY	C$	715	0	(206)	(1)	(1)	5	(3)	0	67	0	(18)	0	558
	R%	118	0	0	0	0	500	0	0	68	0	0	0	0
TOTAL	P$	43,452	5,533	31,619	1,551	29,358	1,407	853	4	6,528	489	2,044	455	123,293
	C$	26,505	837	28,278	638	20,357	1,233	178	0	1,108	596	845	133	80,708
	R%	60	15	89	40	69	87	20	0	16	121	41	29	65

INSURANCE COMPANY LICENCE CLASSES

Licence Class	Class of Insurance Authorized
1	Classes of Insurance other than Life, Fire and Automobile Insurance as set forth in the Certificate of Registry issued to the Federal Superintendent of Insurance, or as authorized by the Provincial Superintendent of Insurance.
2	Life Insurance only.
3	Life Insurance and other classes of insurance as set forth in the Certificate of Registry issued by the Federal Superintendent of Insurance, or as authorized by the Provincial Superintendent of Insurance, excluding Fire and Automobile Insurance.
4	Fire Insurance only.
5	Fire Insurance and other classes of insurance as set forth in the Certificate of Registry issued by the Federal Superintendent of Insurance, or as authorized by the Provincial Superintendent of Insurance, excluding Life and Automobile Insurance.
6	Automobile Insurance only.
7	Autombile Insurance and other classes of insurance as set forth in the Certificate of Registry issued by the Federal Superintendent of Insurance, or as authorized by the Provincial Superintendent of Insurance, excluding Life and Fire Insurance.
8	Automobile and Fire Insurance only.
9	Automobile and Life Insurance only.
10	Life and Fire Insurance only.
11	Life and Fire Insurance and other classes of Insurance as set forth in the Certificate of Registry issued by the Federal Superintendent of Insurance, or as authorized by the Provincial Superintendent of Insurance, excluding Automobile Insurance.
12	Automobile and Life Insurance and other classes of insurance as set forth in the Certificate of Registry issued by the Federal Superintendent of Insurance, or as authorized by the Provincial Superintendent of Insurance, exluding Fire Insurance.

INSURANCE COMPANY LICENCE CLASSES

Licence Class	Class of Insurance Authorized
13	Automobile and Fire Insurance and other classes of insurance as set forth in the Certificate of Registry issued by the Federal Superintendent of Insurance, or as authorized by the Provincial Superintendent of Insurance, excluding Life Insurance.
14	Life, Fire and Automobile Insurance and other classes of insurance as set forth in the Certificate of Registry issued by the Federal Superintendent of Insurance, or as authorized by the Provincial Superintendent of Insurance.
15	Life, Fire and Automobile Insurance only.
16	Life Insurance restricted to the collection of premiums on insurance written prior to the issuance of the current licence only.
17	Life Insurance restricted to the collection of premiums on insurance written prior to the issuance of the current licence and the transaction of new business in other classes of insurance, as set forth in the Certificate of Registry issued by the Federal Superintendent of Insurance or as authorized by the Provincial Superintendent of Insurance, excluding Fire and Automobile.

PROVINCIALLY INCORPORATED INSURANCE COMPANIES
Licensed as at December 31, 1985

Class	Name and Address of Company
13	Atlantic Insurance Company Limited, 403 Empire Avenue, P.O. Box 12067, Station A, St. John's, NF A1B 3T5
13	Beothic General Insurance Company Limited, 58 Kenmount Road, P.O. Box 8744, Station A, St. John's, NF A1B 3T2
13	Cabot Insurance Company Limited, 87 Elizabeth Avenue, P.O. Box 5937, St. John's, NF A1C 5X5
13	Canadian Universal Insurance Company Limited, 5252 Boul. de Maisonneuve Ouest, Bureau 400, Montreal, PQ H4 A 3S5
13	Insurance Corporation of Newfoundland Limited, P.O. Box 10, Mount Pearl, NF A1N 2C1
8	Metro General Insurance Corporation Limited, P.O. Box 1721, 331 Water Street, St. John's, NF A1C 5P5

FEDERALLY REGISTERED INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES
Licensed as at December 31, 1985

Class	Name and Address of Company
3	Abbey Life Insurance Co. of Canada, 3027 Harvester Road, Burlington, ON L7N 3G9
3	Actra Fraternal Benefit Society, 2239 Yonge Street, Suite 400, Toronto, ON M4S 2B5
5	Aegon Insurance Co. (U.K.) Ltd., 250 Ferrand Drive, 7th Floor, Don Mills, ON M3C 3G8
13	Aetna Casualty Company of Canada, 145 King Street West, Toronto, ON M5H 3T7
13	Aetna Casualty and Surety Company, 145 King Street West, Toronto, ON M5H 3T7
13	Aetna Insurance Company, 161 Eglinton Avenue East, Toronto, ON M4P 1J5
3	Aetna Life Insurance Company, 145 King Street West, Toronto, ON M5H 3T7
5	Affiliated FM Insurance Company, 155 Gordon Butler Road, Suite 202, Willowdale, ON M2H 3N7
13	Albion Insurance Company, 1140 Boul. de Maisonneuve West, Suite 505, Montreal, PQ H3A 1M8
3	Alexander Hamilton Life Insurance Company of America, 85 Bloor Street East, Toronto, ON M4W 1B4
5	Allendale Mutual Insurance Company, 155 Gordon Butler Road, Willowdale, ON M2N 3N7
3	Alliance Mutual Life Insurance Company, 680 Sherbrooke Street West, Montreal, PQ H3A 2S6
13	Allianz Insurance Company, 7 King Street West, Suite 1212, Toronto, ON M5C 1A2
13	Allstate Insurance Company, 255 Consumers Road, Willowdale, ON M2J 1R4
13	Allstate Insurance Company of Canada, 255 Consumers Road, Willowdale, ON M2J 1R4
3	Allstate Life Insurance Company, 255 Consumers Road, Willowdale, ON M2J 1R4
3	Allstate Life Insurance Company of Canada, 255 Consumers Road, Willowdale, ON M2J 1R4
1	Alta Surety Company, 800 Dorchester Blvd. West, Ste. 1520, Montreal, PQ H3A 3C8
13	American Bankers Insurance Company of Florida, 111 Merton Street, Toronto, ON M2J 1R4
3	American Bankers Life Assurance Company of Florida, 111 Merton Street, Toronto, ON M4S 3A7
13	American Home Assurance Company, 55 University Avenue, Ste. 100, Toronto, ON M5J 2H7
3	American Life Insurance Company, 55 University Avenue, Suite 100, Toronto, ON M5J 2H7
13	American Mutual Liability Insurance Company, 2485 Dunwin Drive, Suite 1B, Mississauga, ON L5L 1T1

FEDERALLY REGISTERED INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES
Licensed as at December 31, 1985

Class	Name and Address of Company
13	American National Fire Insurance Company, P.O. Box 1237, 305-4th Avenue North, Saskatoon, SK S7K 3N7
13	American Road Insurance Company, The Canadian Road, Oakville, ON L6J 5C7
13	Argonaut Insurance Company, c/o Coopers and Lybrand, 1115 West Hastings Street, Vancouver, BC V6E 3R2
13	Arkwright Boston Manufacturers Mutual Insurance Company, 45 Charles Street East, Toronto, ON M4Y 1S2
3	Atlantic Mutual Life Assurance Company, P.O. Box 489, 110 MacBeth Avenue, Moncton, New Brunswick, E1C 8L9
2	Bankers Life and Casualty Company, 100 Main Street East, Suite 4200, Hamilton, ON L8N 3W6
4	Boiler Inspection and Insurance Company of Canada, 8 King Street East, Toronto, ON M5C 1B2
1	British Aviation Insurance Company Ltd., 240 Eglinton Avenue East, Ste. 501, Toronto, ON M4P 1K8
13	Buffalo Insurance Company, c/o Fasken and Calvin, Box 30, Toronto-Dominion Centre, Toronto, ON M5K 1C1
13	Canada Accident and Fire Assurance Company, Box 441, Toronto-Dominion Centre, Toronto, ON M5K 1L9
3	Canada Life Assurance Company, 330 University Avenue, Toronto, ON M5G 1R8
13	Canadian General Insurance Company, 170 University Avenue, Toronto, ON M5H 3B5
3	Canadian General Life Insurance Company, P.O. Box 918, 120 King Street West, Hamilton, ON L8G 1J2
13	Canadian Home Assurance Company, 465 Dorchester Boulevard West, Suite 100, Montreal, PQ H2Z 1A8
13	Canadian Indemnity Company, 1661 Portage Avenue, Winnipeg, MB R3J 3V8
13	Canadian Provincial Insurance Company, 111 Avenue Road, Suite 500, Toronto, ON M5R 3K3
13	Canadian Surety Company, 2180 Yonge Street, Toronto, ON M4S 2C2
13	Casualty Company of Canada, 165 University Avenue, Toronto, ON M5H 3B9

FEDERALLY REGISTERED INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES
Licensed as at December 31, 1985

Class	Name and Address of Company
3	Canadian Foresters Life Insurance Society, 84 Market Street, Box 850, Brantford, ON N3T 5S3
13	Century Insurance Company of Canada, 1112 West Pender Street, Vancouver, BC V6E 2S1
13	Chateau Insurance Company, Suite 2800, 2300 Yonge Street, Toronto, ON M4P 2X3
1	Chicago Title Insurance Company, Suite 1000, 372 Bay Street, Toronto, ON M5H 2X5
13	Chrysler Insurance Company, 2233 Argentia Road, Suite 202, Mississauga, ON L5N 2X7
3	Chrysler Life Insurance Company of Canada, Suite 202, 2233 Argentia Road, Mississauga, ON L5N 2X7
13	Chubb Insurance Company of Canada, 26 Wellington Street East, Toronto, ON M5E 1S2
13	CIGNA Insurance Company of Canada, 100 Consilium Place, Ste. 500, Scarborough, ON M1H 3E3
13	Citadel General Assurance Company, 1075 Bay Street, Toronto, ON M5S 2W5
3	Citadel Life Assurance Company, 360 Broadway Avenue, Winnipeg, MB R3C 0T7
2	College Retirement Equities Fund, 130 Adelaide Street West, Toronto, ON M5H 3C2
3	Colonia Life Insurance Company, 2 St. Clair Avenue East, Toronto, ON M4T 2V6
3	Combined Insurance Company of America, 980 Yonge Street, Toronto, ON M4W 2J9
13	Commerce Group Insurance Company, 2450 West Girourard Street, P.O. Box 1000, St. Hyacinthe, PQ J2S 7C4
5	Commercial Union Assurance Company plc, Box 441, Toronto-Dominion Centre, Toronto, ON M5K 1L9
13	Commercial Union Assurance Company of Canada, Box 441, Toronto-Dominion Centre, Toronto, ON M5K 1L9
3	Commercial Union Life Assurance Company of Canada, Box 820, Stn. "A", Toronto, ON M5K 1G3
13	Commonwealth Insurance Company, #715-Two Bentall Centre, Vancouver, BC V6B 4A6
3	Confederation Life Insurance Company, 321 Bloor Street East, Toronto, ON M4W 1H1
1	Constellation Assurance Company, 267 Wellington Street East, Toronto, ON M5E 1J6
13	Constitution Insurance Company of Canada, 500 University Avenue, Toronto, ON M5G 1V9
3	Continental Assurance Company, 1075 Bay Street, Toronto, ON M5S 2W5

FEDERALLY REGISTERED INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES
Licensed as at December 31, 1985

Class	Name and Address of Company
13	Continental Casualty Company, 1075 Bay Street East, Toronto, ON M5S 2W5
13	Continental Insurance Company, 439 University Avenue, Toronto, ON M5W 1B6
13	Continental Insurance Company of Canada, 439 University Avenue, Toronto, ON M5W 1B6
13	Contingency Insurance Company, 305 York Boulevard, Hamilton, ON L8N 3S3
3	Cooperants Mutual Life Insurance Society, 333 est, rue St. Antoine, Montreal, PQ H2X 1R9
13	Cooperators General Insurance Company, Priory Square, Guelph, ON N1H 6P8
3	Cooperators Life Insurance Company, 1920 College Avenue, Regina, SK S4P 1C4
3	Crown Life Insurance Company, 120 Bloor Street East, Toronto, ON M4W 1B8
13	Cumis General Insurance Company, 151 North Service Road, P.O. Box 5065, Burlington, ON L7R 4C2
3	Cumis Life Insurance Company, 151 North Service Road, P.O. Box 5065, Burlington, ON L7R 4C2
16	Cuna Mutual Insurance Society, P.O. Box 65, Hamilton, ON L8N 3B2
14	Dominion of Canada General Insurance Company, 165 University Avenue, Toronto, ON M5H 3B9
13	Dominion Insurance Corporation, 439 University Avenue, Toronto, ON M4W 1B6
3	Dominion Life Assurance Company, 111 Westmount Road South, Waterloo, ON M5C 1C4
13	Eagle Star Insurance Company Limited, Suite 201, 180 Bloor Street West, Toronto, ON M5S 2V6
3	Eaton Bay Life Assurance Company, 595 Bay Street, Toronto, ON M5G 2C6
8	Ecclesiastical Insurance Office, plc, 2300 Yonge Street, Ste. 1707, Toronto, ON M4P 1E4
13	Economical Mutual Insurance Company, 10 Duke Street West, Kitchener, ON N2H 3W4
2	Electrical Workers' Benefit Association, 45 Sheppard Avenue East, Suite 401, Willowdale, ON M2N 5Y1
13	Federal Insurance Company, 26 Wellington Street East, Toronto, ON M5E 1S2
3	Fidelity Life Assurance Company, 1130 West Pender Street, Vancouver, BC V6E 2S2
3	Financial Life Assurance Company of Canada, Suite 1900, 10123-99th Street, Edmonton, AB T4J 3H1

FEDERALLY REGISTERED INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES
Licensed as at December 31, 1985

Class	Name and Address of Company
8	Fire Insurance Company of Canada, 2475 Laurier Boulevard, Sillery, PQ G1V 4E4
3	Fireman's Fund American Life Insurance Company, 350 Bloor Street East, Toronto, ON M4W 1H4
13	Fireman's Fund Insurance Company, 350 Bloor Street East, Toronto, ON M4W 1H4
13	First North American Insurance Company, 105 Adelaide Street West, Toronto, ON M5H 1R1
13	Elite Insurance Company, Suite 400, 1500 W. Georgia Street, Vancouver, BC M6G 2Z6
13	Emmco Insurance Company, 45 Sheppard Avenue East, Suite 111, Willowdale, ON M2N 5W9
13	Employers Insurance of Wausau, A Mutual Company, 55 University Avenue, Suite 400, Box 25, Toronto, ON M5J 2H7
3	Equitable Life Assce. Society of the United States,1155 Dorchester Blvd. West, Suite 2310, Montreal, PQ H3B 2K2
3	Excelsior Life Insurance Company, 145 King Street West, Toronto, ON M5H 3T7
3	Ford Life Insurance Company, The Canadian Road, Oakville, ON L6J 5C7
13	Foremost Insurance Company, 10th Floor, 372 Bay Street, Toronto, ON M5H 3X5
13	General Accident Assurance Company of Canada, Suite 2600, 2 First Canadian Place, P.O. Box 410, Toronto, ON M5X 1J1
13	Gan Incendie-Accidents, 505 York Boulevard, Hamilton, ON L8N 3S3
3	Glacier National Life Assurance Company, 1201-750 W. Pender Street, Vancouver, BC V6C 2T8
3	Globe Life Insurance Company, Suite 1140, Two Robert Speck Parkway, Mississauga, ON L4Z 1H8
13	Gold Circle Insurance Company, 55 Yonge Street, Toronto, ON M5E 1T5
5	Grain Insurance and Guaranty Company, 906-167 Lombard Avenue, Winnipeg, MB R3B 0V9
3	Grand Orange Lodge of British America Benefit Fund, 94 Sheppard Avenue West, Willowdale, ON M2N 1M5
13	Great American Insurance Company, P.O. Box 1237, 305-4th Avenue, North Saskatoon, SK S7K 3N7
13	Great Eastern Insurance Company, 401 Bay Street, Toronto, ON M5H 2Y7
3	Great West Life Assurance Company, P.O. Box 6000, Winnipeg, MB R3C 3A5

FEDERALLY REGISTERED INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES
Licensed as at December 31, 1985

Class	Name and Address of Company
13	Guarantee Company of North America, Suite 1560, Place du Canada, Montreal, PQ H3B 2R4
13	Guardian Insurance Company of Canada, 181 University Avenue, Toronto, ON M5H 3M7
13	Halifax Insurance Company, 75 Eglinton Avenue East, Toronto, ON M4P 3A4
3	Halifax Life Insurance Company, 1303 Yonge Street, Toronto, ON M4T 1X2
13	Hanover Insurance Company, Suite 1201, St. Clair Avenue West, Toronto, ON M4V 1K6
13	Hartford Fire Insurance Company, 401 Bay Street, Toronto, ON M5H 2Y7
13	Herald Insurance Company, 250 Ferrand Drive, 7th Floor, Don Mills, ON M3C 3G8
13	Highlands Insurance Company, Box 30, Toronto-Dominion Centre, Toronto, ON M5K 1C1
13	Home Insurance Company, 90 Eglinton Avenue, Toronto, ON M4P 2Y5
3	Imperial Life Assurance Company of Canada, 95 St. Clair Avenue West, Toronto, ON M4V 1N7
3	INA Life Insurance Company of Canada, 141 Adelaide Street West, Suite 709, Toronto, ON M5H 3L5
13	Insurance Company of North America, 161 Eglinton Avenue East, Toronto, ON M4P 1J5
13	Insurance Corporation of Ireland Limited, P.O. Box 63, Royal Bank Plaza, Toronto, ON M5J 2J2
13	Jevco Insurance Company, 2021 Union Avenue, Suite 1150, Montreal, PQ H3A 2S9
3	John Alden Life Insurance Company, P.O. Box 7300, 1845 St. Matthew Avenue, Winnipeg, MB R3C 3A4
13	Kansa General Insurance Company, 2021 Union Avenue, Suite 1150, Montreal, PQ H3A 2S9
2	Knights of Columbus, A Fraternal Benefit Society, 2430 Munroe Avenue, Saskatoon, SK S7J 1S7
13	Laurentian Shield Insurance Company, 507 Place D'Armes, Bur. 500, Montreal, PQ H2Y 2W8
3	Laurier Life Insurance Company, 295 The West Mall, Etobicoke, ON M9C 4Z4
13	Liberty Mutual Fire Insurance Company, 1200 Eglinton Avenue East, Don Mills, ON M3C 1J2
13	Liberty Mutual Insurance Company, 1200 Eglinton Avenue East, Don Mills, ON M3C 1J2
3	Life Insurance Company of North America, 141 Adelaide Street West, Ste. 709, Toronto, ON M5H 3L5

FEDERALLY REGISTERED INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES
Licensed as at December 31, 1985

Class	Name and Address of Company
13	London-Canada Insurance Company, 401 Bay Street, Tornoto, ON M5H 2Y7
3	London Life Insurance Company, 255 Dufferin Avenue, London, ON N6A 4K1
13	London and Midland General Insurance Company, 201 Queens Avenue, P.O. Box 5071, London, ON N6A 4M5
13	Lumbermen's Mutual Casualty Company, 88 University Avenue, Toronto, ON M5J 1T6
4	Lumbermen's Underwriting Alliance, 185 Dorval Avenue, Suite 603, Dorval, PQ H5S 3H3
3	Manufacturers Life Insurance Company, 200 Bloor Street East, Toronto, ON M4W 1E5
1	Maritime Hospital Service Association, P.O. Box 220, Moncton, NB E1C 813
3	Maritime Life Assurance Company, 2701 Dutch Village Road, P.O. Box 1030, Halifax, NS B3J 2X5
13	Markel Insurance Company of Canada, Suite 516, 500 University Avenue, Toronto, ON M5G 1W1
1	Massachusetts Indemnity and Life Insurance Company, 2345 Stanfield Road, Mississauga, ON L4Y 3Y3
3	Metropolitan Life Insurance Company, 99 Bank Street, Ottawa, ON K1P 5A3
3	Metropolitan Life Insurance Company of Canada, 99 Bank Street, Ottawa, ON K1P 5A3
3	MIC Life Insurance Corporation, 1125 B Leslie Street, Don Mills, ON M3C 2K4
8	Midland Insurance Company, P.O. Box 262, Toronto-Dominion Centre, Toronto, ON M5K 1J9
3	Montreal Life Insurance Company, 630 Sherbrooke Street West, Montreal, PQ H3A 1E4
3	Mony Life Insurance Company of Canada, 797 Don Mills Road, Don Mills, ON M3C 1V2
5	Mortgage Insurance Company of Canada, 1 Dundas Street West, Suite 1600, Toronto, ON M5G 1Z3
13	Motors Insurance Corporation, 1125B Leslie Street, Don Mills, ON M3C 2K4
3	Mutual Life Assurance Company of Canada, 227 King Street South, Waterloo, ON N2J 4C5
3	Mutual of Omaha Insurance Company, 500 University Avenue, Toronto, ON M5G 1V8
3	National Fidelity Life Insurance Company, 199 Bay Street, 6th Floor, Toronto, ON M5J 1L4
3	National Life Assurance Company of Canada, 522 University Avenue, Toronto, ON M5G 1Y7
13	New Hampshire Insufrance Company, Suite 1000, 55 University Avenue, Toronto, ON M5J 2H7

FEDERALLY REGISTERED INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES
Licensed as at December 31, 1985

Class	Name and Address of Company
13	New Rotterdam Insurance Company, 505 York Boulevard, Hamilton, ON L8N 3S3
3	New York Life Insurance Company, 121 Bloor Street East, Suite 1600, Toronto, ON M4W 3N2
13	Niagara Fire Insurance Company, 439 University Avenue, Toronto, ON M5W 1B6
13	North American Company for Property and Casualty Insurance, Suite 101A, #2 St. Clair Avenue West, Toronto, ON M4V 1L5
13	Non-Marine Underwriters, Members of Lloyds, London, England, 635 Dorchester Boulevard West, Montreal, PQ H3B 1S3
3	North American Life Assurance Company, 105 Adelaide Street West, Toronto, ON M5H 1R1
3	New York Life Insurance Company of Canada, 121 Bloor Street East, Suite 1600, Toronto, ON M4W 3N2
3	North American Life and Casualty Company, 797 Don Mills Road, 1500 North American Tower, Don Mills, ON M3C 1V2
13	Northumberland General Insurance Company, Box 61, 20 Queen Street West, Toronto, ON M5H 3V2
2	Norwich Union Life Insurance Society, 60 Yonge Street, Toronto, ON M5E 1H5
8	Nova Scotia General Insurance Company, 35 Church Street, Amherst, NS B4H 3A7
13	Old Republic Insurance Company, 505 York Boulevard, Box 557, Hamilton, ON L8N 3K9
3	Old Republic Life Insurance Company, 505 York Boulevard, Box 557, Hamilton, ON L8N 3K9
1	Order of United Commercial Travellers of America, Box 2637, Stn. B, Kitchener, ON N2H 6N2
13	Orion Insurance Company, plc, 15 Toronto Street, Suite 501, Toronto, ON
13	Pacific Employers Insurance Company, 161 Eglinton Avenue East, Toronto, ON M4P 1J5
3	Provident Alliance Life Insurance Company, 201 Queens Avenue, London, ON N6A 1J1
3	Pennsylvania Life Insurance Company, Queensway Centre, 2345 Stanfield Road, Mississauga, ON L4Y 3Y3
13	Personal Insurance Company of Canada, 703 Evans Avenue, The Personal Tower, Etobicoke, ON M9C 5A7
14	Phoenix Assurance Company Limited, Phoenix House, P.O. Box 219A, 439 University Avenue, Toronto, ON M5W 1B6

FEDERALLY REGISTERED INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES
Licensed as at December 31, 1985

Class	Name and Address of Company
2	Principal Life Insurance Company of Canada, 2900 Principal Plaza, 10303 Jasper Avenue, P.O. Box 2425, Edmonton, AB T5J 2S8
4	Protection Mutual Insurance Company, Suite 405, 700 Dorval Drive, Oakville Corporate Centre, Oakville, ON L6K 3V3
13	Prudasco Assurance Company, 635 Dorchester Boulevard West, Montreal, PQ H3B 1R7
14	Prudential Assurance Company Limited, 635 Dorchester Boulevard West, Montreal, PQ H3B 1R7
3	Prudential Life Assurance Company of England (Canada), 101 Frederick Street, Kitchener, ON N2G 4R8
3	Prudential Insurance Company of America, 200 Consilium Place, Scarborough, ON N1H 3E6
13	Prudential Assurance Company of England, Property and Casualty (Canada), 141 Adelaide Street West, Toronto, ON M5H 3L9
13	Quebec Assurance Company, 1981 McGill College Avenue, Suite 520, Montreal, PQ H3A 3B9
3	Reliable Life Insurance Company, 505 York Boulevard, Box 557, Hamilton, ON L8N 3K9
13	Reliance Insurance Company, 100 University Avenue, Toronto, ON M5J 1U1
3	Paul Revere Life Insurance Company, 440 Elizabeth Street, Burlington, ON L7R 4C1
13	Royal Insurance Company of Canada, 10 Wellington Street East, Toronto, ON M5E 1L5
2	Royal Life Insurance Ltd., 277 Lakeshore Road East, Suite 300, Oakville, ON L6J 1H9
3	Royal Life Insurance Company of Canada, 277 Lakeshore Road East, Suite 300, Oakville, ON L6J 1H9
13	St. Paul Fire and Marine Insurance Company, 55 University Avenue, Suite 200, Toronto, ON M5J 2L3
11	Seaboard Life Insurance Company, 2165 West Broadway, Vancouver, BC V6K 4N5
5	Seaboard Surety Company, P.O. Box 30, Toronto-Dominion Centre, Toronto, ON M5K 1C1
5	Seaboard Surety Company of Canada, 130 Adelaide Street West, Suite 2112, Toronto, ON M5H 3R2
13	Security National Insurance Company, Suite 2310, The Simpson Tower, 401 Bay Street, Toronto, ON M5H 3Y4
13	Sentry Insurance - A Mutual Company, Suite 600, 55 University Avenue, Toronto, ON M5J 2H7

FEDERALLY REGISTERED INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES
Licensed as at December 31, 1985

Class	Name and Address of Company
13	Sovereign General Insurance Company, 11, 520-5th Ave. S.W., Calgary, AB T2P 3R7
2	Sovereign Life Insurance Company, 11,520-5th Avenue, S.W., Calgary, AB T2P 3R6
3	Standard Life Assurance Company, 1245 Sherbrooke Street West, Montreal, PQ H3G 1G3
13	Stanstead and Sherbrooke Insurance Comapny, P.O. Box 441, Toronto-Dominion Centre, Toronto, ON M5K 1L9
13	Sun Alliance Insurance Company, 48 Yonge Street, Toronto, ON M5E 1G8
2	Sun Alliance and London Assurance Company Limited, 48 Yonge Street, Toronto, ON M5E 1G8
3	Sun Life Assurance Company of Canada, 150 King Street West, Toronto, ON M5H 1J9
8	Switzerland General Insurance Company Limited, 1080 Beaver Hall Hill, Suite 2000, Montreal, PQ H2Z 1S8
13	Symons General insurance Company, 45 Charles Street East, Toronto, ON M4Y 1S8
3	Teachers Insurance and Annuity Association of America, 130 Adelaide Street West, Toronto, ON M5H 3C2
13	Tokio Marine and Fire Insurance Company Limited, 439 University Avenue, Toronto, ON M5W 1B6
4	Toro Assicurazioni S.P.A., 401 Bay Street, Suite 2310, Toronto, ON M5H 2Y4
13	Toronto General Insurance Company, 170 University Avenue, Toronto, ON M5H 3B5
3	Toronto Mutual Life Insurance Company, 112 St. Clair Avenue West, Toronto, ON M4V 2Y3
13	Traders General Insurance Company, 170 University Avenue, Toronto, ON M5H 3B5
8	Trafalgar Insurance plc, Suite 500, 111 Avenue Road, Toronto, ON M5R 3K3
2	Transamerica Life Insurance Company of Canada, 2180 Yonge Street, Box 69, Stn. K, Toronto, ON M4P 2G4
3	Transamerica Occidental Life Insurance Company, 2180 Yonge Street, P.O. Box 69, Station K, Toronto, ON M4P 2G4
8	Transit Insurance Company, 90 Eglinton Avenue East, Toronto, ON M4P 2Z7
8	Transport Insurance Company, 5955 Airport Road, Suite 125, Mississauga, ON L4V 1R9
13	Travelers Indemnity Company, 400 University Avenue, Toronto, ON M5G 1S7

FEDERALLY REGISTERED INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES
Licensed as at December 31, 1985

Class	Name and Address of Company
13	Travelers Indemnity Company of Canada, 400 University Avenue, Toronto, ON M5G 1S7
12	Travelers Insurance Company, 400 University Avenue, Toronto, ON M5G 1S7
3	Travelers Life Insurance Company of Canada, 400 University Avenue, Toronto, ON M5G 1S7
7	Truck Insurance Exchange, Coopers and Lybrand Building, 1111 West Hastings Street, Vancouver, BC B6E 3R2
3	Union Mutual Life Insurance Company, 130 Adelaide Street West, Toronto, ON M5H 3C2
8	United Canada Insurance Company, 155 University Avenue, 8th Floor, Toronto, ON M5H 3B7
13	United States Fidelity and Guaranty Company, 4 King Street West, 15th Floor, Toronto, ON M5H 3P4
13	United States Fidelity and Guaranty Company of Canada, 4 King Street West, 15th Floor, Toronto, ON M5H 3P4
13	United States Fire Insurance Company, 250 Ferrand Drive, 7th Floor, Don Mills, ON M3C 3G8
13	Unifund Assurance Company, 95 Elizabeth Avenue, St. John's, NF A1B 1R7
3	Unionmutual Stock Life Insurance Company of America, 130 Adelaide Street West, Ste. 2300, Toronto, ON M5H 3C2
13	Utica Mutual Insurance Company, Box 30, TD Centre, Toronto, ON M5K 1C1
13	Victoria Insurance Copany of Canada, 150 Eglinton Avenue East, Toronto, ON M4P 2Z3
13	Wawanesa Mutual Insurance Copany, 1819 Yonge Street, Suite 100, Toronto, ON M4S 1X9
13	Wellington Insurance Company, 350 Bloor Street East, Toronto, ON M4W 1H4
3	Western Life Assurance Company, P.O. Box 67, Suite 4200, 100 Main Street East, Hamilton, ON L8N 3B3
1	Western Surety Company, P.O. Box 527, 10th Floor, 1874 Scarth Street, Regina, SK S4P 2G8
3	Westbury Life Insurance Company, P.O. Box 3595, Terminal A, London, ON N6A 4L4
13	Yasuda Fire and Marine Insurance Company Limitd, 165 University Avenue, 4th Floor, Toronto, ON M5H 3B8
13	Zurich Insurance Company, 188 University Avenue, Toronto, ON M5H 3C3

FEDERALLY REGISTERED INSURANCE COMPANIES AND FRATERNAL BENEFIT SOCIETIES
Licensed as at December 31, 1985

Class	Name and Address of Company
3	Zurich Life Insurance Company of Canada, 188 University Avenue, Toronto, ON M5H 3C4

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
AAL Lines Insurance Agency	Halifax, NS	North American Life	North American Life
Acharya, Arvind	St. John's, NF	Norwich Union Life	Eaton Bay Life
Adams, Leslie A.	Grand Falls, NF	Mutual Life of Canada	Mutual Life of Canada
Adams, Lyle D.	Clarenville, NF	Co-operators General	Co-operators Life
Adams, S. Ross	Sunnyside, NF	Manulife	Manulife
Aguado, David	St. John's, NF		Mutual of Omaha
Allen, Clifford	Montreal, PQ	Halifax Life	Crown Life
All Star Insurance Ltd.	St. John's, NF		Atlantic Insurance
Amero, Arnold	Digby County, NS		General Accident
Amirault, Tom	Digby, NS		General Accident
Anderson, John	St. John's, NF	Pennsylvania Life	
Andrews, Alex W.	St. John's, NF	Royal Life	
Andrews, Christopher	Wesleyville, NF		Combined Insurance
Andrews, John T.	Corner Brook, NF	Sovereign Life	Sovereign General
Annuity Quoting & Insurance Agencies Limited	St. John's, NF	Manulife	Manulife
Anthony, Gerald B.	St. John's, NF	Crown Life	
Anthony Insurance Inc.	St. John's, NF		Insurance Corp. of Nfld. Ltd
Anthony Life Agencies Ltd.	St. John's, NF	Crown Life	
Anthony Sedwick Insurance	St. John's, NF		Insurance Corp. of Nfld. Ltd
Antle, Leslie A.	Grand Falls, NF	Great West Life	Great West Life
Antle, Owen G.L.	St. John's, NF	Great West Life	Great West Life
Atkins, Keith	St. John's, NF	Dominion Life	Dominion Life

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Austin, Patricia	St. John's, NF		
Austin, Perry	Springdale, NF	National Life	Pennsylvania Life
Avery, Eldred	Long Beach, NF	Grand Orange Lodge	
Ayers, Cecil	Gander, NF	Pennsylvania Life	
Aylward, Tony	St. John's, NF		Pennsylvania Life
Babb, William L.	Bell Island, NF	Cooperators Life	Combined Ins. Co. of America
Baine Johnston & Co. Ltd.	St. John's, NF	Great West Life	Co-operators General
Baker, Frederick	Goulds, NF	North American Life	Great West Life
Baker, Robert A.	Laurencton, N.D.B., NF	London Life	North American Life
Baker, Tom	Marystown, NF	North American Life	London Life
Baldwin, David	Mount Pearl, NF	Standard Life	
Ball, Aubrey	Torbay, NF		
Ball, A. Terrance	Halifax, NS	Excelsior Life	Combined Ins. Co. of America
Balram, Jack	Torbay, NF	Great West Life	
Bannister, George F.	Mount Pearl, NF	Confederation Life	Great West Life
Bannister, L. Keith	Bay Roberts, NF	Co-operators Life	Confederation Life
Barnes, Gordon	St. John's, NF	London Life	Co-operators General
Barnes, Kevin	Benoits Cove, NF		London Life
Barnes, Robert D.	St. John's, NF	Great West Life	Pennsylvania Life
Barnes, Roger D.	St. John's, NF		
Barnes, Una	St. John's, NF	Maritime Life	Great West Life
Barnett, Elizabeth	Dunville, NF		
			Combined Ins. Co. of America

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Barnett Massey Ins. Agency	St. John's, NF	Atlantic Mutual Life	
Barrett, David R.	St. John's, NF	Canada Life	Canada Life
Barrett, Harold M.	St. John's, NF	Crown Life	
Barry, Gerard	St. John's, NF		Pennsylvania Life
Bartlett, Al	Dunville, NF	Imperial Life	Imperial Life
Bartlett, Terry	St. John's, NF	Great West Life	Great West Life
Battcock, Aubrey	St. John's, NF	Crown Life	Crown Life
Battcock, Edward J.	St. John's, NF	Crown Life	Crown Life
Battcock, William J.	St. John's, NF	Crown Life	Crown Life
Batten, Robert	Foxtrap, NF	Mutual Life	Mutual Life
Benefit Services Inc.	Montreal, PQ	Crown Life	Crown Life
Bennett, Frederick W.	St. John's, NF	Sovereign Life	Sovereign General
Bennett, Garth T.	Dartmouth, NS	Canada Life	Canada Life
Bennett, Peter C.	St. John's, NF	Cooperators Life	Cooperators General
Beresford, Philip T.	Portugal Cove, NF	Standard Life	
Bessey, Sandra	St. John's, NF	Metropolitan Life	Metropolitan Life
Biehn, Annette	Corner Brook, NF	Mutual of Omaha	
Billard, Darryl	Corner Brook, NF		Maritime Hospital Services
Billard, George M.	Corner Brook, NF	Great West Life	Great West Life
Billard, Peter	Botwood, NF		Maritime Hospital Services
Billard, Peter	St. John's, NF	Atlantic Mutual Life	
Billard, Philip	Gander, NF	Confederation Life	Confederation Life
Bilodeau, Rene	Quebec, PQ	American Life	

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Bishop, Audrey	Grand Falls, NF		Cooperators General
Bishop, David	Manuels, NF	Imperial Life	Imperial Life
Bishop, Donald	Corner Brook, NF	Sun Life	Sun Life
Blackwood, Wanda	Corner Brook, NF		Cooperators General
Boland, Walter	Gander, NF	Pennsylvania Life	Pennsylvania Life
Boland, Wayne	Outer Cove, NF		Combined Insurance
Boone, Jim	Springdale, NF		Combined Insurance
Boudreau, Gerald	Dartmouth, NS	Zurich Life	
Bowering, Richard	St. John's, NF	Standard Life	
Brais, Michel	Quebec, PQ	Prudential Assurance	
Brett, Donald G.	Botwood, NF	Imperial Life	Imperial Life
Bridgemahan, Samuel	Armdale, NS	Transamerica Life	
Brooks, Steve	Clarenville, NF		Combined Insurance
Brothers, John F.	Corner Brook, NF	Mutual Life	Mutual Life
Brown, Ann	Grand Falls, NF	Mutual of Omaha	Mutual of Omaha
Brown, David E.	Corner Brook, NF	Maritime Life	Maritime Life
Brown, Don	Mount Pearl, NF	Confederation Life	Confederation Life
Browne, James	Holyrood, NF	Great West Life	Great West Life
Bruce, Hugh A.	Stephenville, NF	Sun Life	Sun Life
Buckle, Diane	St. John's, NF		Cooperators General
Buckley, Ronald J.	St. John's, NF	Sovereign Life	Sovereign General
Budden, Robert	Goulds, NF	Great West Life	Great West Life

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Budgell, Piercey L.	Baie Verte, Nf		Cooperators General
Burke, George	Torbay, NF	Great West Life	Great West Life
Burridge, Vaughn	Deer Lake, NF		Combined Insurance
Bursey, Robert	Grand Falls, NF	Great West Life	Great West Life
Burt, Dennis	Glovertown, NF	North American Life	North American Life
Burt, Sidney	Windsor, NF	National Life	Continental Insuracne
Burtin, Mikita	Middle Arm, NF		Combined Insurance
Butler, Darroch	Paradise, NF	Confederation Life	Confederation Life
Butler, James W.	Windsor, NF	Mutual of Omaha	Mutual of Omaha
Butler, John E.	St. John's, NF	Imperial Life	Imperial Life
Butler, Roland	Paquetville, NB		Combined Insurance
Butler, William	Torbay, NF	Standard Life	
Butt, John C.	Manuels, NF		North American Life
Byrne, Edward P.	St. John's, NF	Sovereign Life	Sovereign General
Byrne, Peter	Corner Brook, NF	Great West Life	Great West Life
Cabot, George	Goose Bay, NF	Crown Life	Crown Life
Cahill, Desmond	St. John's, NF	Standard Life	Great West Life
Callahan, James	Kilbride, NF	Imperial Life	
Carey, Gerald	Kilbride, NF	Canada Life	Canada Life
Carter, H.N.	St. John's, NF	Sun Life	Sun Life
Case, John G.	St. John's, NF	Canadian General Life	Canadian General Life
Central Insurance Services Ltd.	Lewisporte, NF	Great West Life	Great West Life
Chafe, Brian J.	St. John's, NF	Canada Life	Canada Life

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Chafe, Douglas	Goulds, NF	North American Life	North American Life
Chafe, E. Frank	St. John's, NF	National Life	
Chandler, Holly	Halifax, NS	North American Life	Canadian Indemnity
Chaulk & Brown Assoc. Ltd.	Corner Brook, NF	Maritime Life	Maritime Life
Chaulk, Brian S.	St. John's, NF	Standard Life	
Chaulk, Danny	Gander, NF		Combined Insurance
Chaulk, D. Patrick	Paradise, NF	Imperial Life	Imperial Life
Chaulk, Winnifred	Plum Point, NF		Combined Insurance
Cheater, Wade	St. John's, NF		Combined Insurance
Churchill, James	St. John's, NF	National Life	Dominion Life
Churchill, Ross	Portugal Cove, NF	National Life	Dominion Life
Churchill, William E.	Portugal Cove, NF	Standard Life	
Churney, George	Saint John, NB	Cumis Life	Cumis General
Clarke, Garrett M.	Kelligrews, NF	North American Life	North American Life
Clarke, Ina	St. John's, NF		Combined Insurance
Clinton Insurance Inc.	Montreal, PQ		Constitution Insurance
Coates, Michael P.	Bauline, NF	Standard Life	
Cochrane, P. Kim	Windsor, NS	Prudential Assurance	Prudential Assurance
Codner, Gene	Torbay, NF		Combined Insurance
Coish, Darren	St. John's, NF	London Life	London Life
Cole, John G.	Peterborough, ON	Crown Life	Prudential Assurance
Coleman, Donald	St. John's, NF	Mutual Life	Mutual Life

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Collins, David	St. John's, NF	National Life	
Collins, David R.	St. John's, NF	Crown Life	Crown Life
Collins, Walter	St. John's, NF	Mutual of Omaha	Mutual of Omaha
Colonial Insurance Agency	Paradise, NF		Canadian General
Comerford, Rachel	Grand Falls, NF	National Life	
Connolly, J. Monty	St. John's, NF	Standard Life	North American Life
Connolly, Roderick	Mount Pearl, NF	Confederation Life	Continental Insurance
Connors, Kevin J.	Pouch Cove, NF	Sovereign Life	Sovereign General
Conway, Joseph	St. John's, NF	Metropolitan Life	Metropolitan Life
Conway, Robert	Mount Pearl, NF	Maritime Life	North American Life
Cook, Gary	St. John's, NF	Standard Life	Great West Life
Cook, Ralph	Grand Falls, NF	Imperial Life	Imperial Life
Cooper, Joan	Comfort Cove, NF		Combined Insurance
Corbett, Anthony	St. John's, NF	Great West Life	Great West Life
Corbett, Frank	Mount Pearl, NF		Combined Insurance
Corcoran, Gary	Kilbride, NF		Combined Insurane
Costello, Robert J.	Corner Brook, NF	Canada Life	Canada Life
Cowper, Roger	Bedford, NS	North American Life	North American Life
Crane, Jim	Marystown, NF	Confederation Life	Confederation Life
Cribb, Gerald	Marystown, NF	Mutual of Omaha	
Crocker, Donald A.	Harbour Grace, NF	Sovereign Life	Sovereign General
Crosbie, James P.	Topsail, NF	Crown Life	
Crosbie Job Insurance Ltd.	St. John's, NF		Royal Insurance Co.

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Crosbie, Tim	St. John's, NF	National Life	Continental Insurance
Cruickshank,R.D.	Montreal, PQ	Sun Life	
CSS Insurance Agency Ltd.	Halifax, NS		Guardian Insurance
Cuff, Guy	St. John's, NF		Combined Insurance
Cull, John T., C.L.U.	Corner Brook, NF	Sun Life	Sun Life
Curnew, J. Gregory	Gander, NF	Great West Life	
Curran, M. Elizabeth	Dartmouth, NS	North American Life	North American Life
Curtis, David	St. John's, NF	London Life	London Life
Dale & Co. Ltd. - Steers Insurance Division	St. John's, NF	Crown Life	Crown Life
Daley, Larry	Mount Pearl, NF	Mutual of Omaha	
Dastoor, Robinson	Dartmouth, NS	Prudential Assurance	
Davis, James M.	Grand Falls, NF	Mutual of Omaha	Mutual of Omaha
Davis, Richard	St. John's, NF	Metropolitan Life	Metropolitan Life
Dawe, Brian	Mount Pearl, NF	National Life	
Dawe, Edith	Bay Roberts, NF		Cooperators General
Dawson, Bill	St. John's, NF	Great West Life	Great West Life
Dawson, Edmund J.	Bay Roberts, NF		Cooperators General
Day, Boyd	St. John's, NF	Sovereign Life	Sovereign General
Dean, Reg A.	St. John's, NF	Sovereign Life	Sovereign General
Deltex Agency Inc.	Vancouver, BC		Elite Insurance
Dicks, Rosalind	Topsail, NF	Great West Life	Great West Life
Dillon, Michael	St. John's, NF	Prudential Life	

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Dinney, Gordon W.	Grand Falls, NF	Standard Life	
Doherty, Carol Ann	St. John's, NF		Cooperators General
Dollmount, Charles	Mount Pearl, NF	Norwich Union Life	
Donahue, Gerald	Kilbride, NF	North American Life	North American Life
Donahue, John	St. John's, NF		Maritime Hospital Services
Doucette, Eugene	St. John's, NF		Pennsylvania Life
Doucette, R.V.	Halifax, NS		Crown Life
Downton, James	St. John's, NF		Pennsylvania Life
Doyle, Michael	St. John's, NF	Great West Life	Great West Life
Drodge, Ray	St. John's, NF	Transamerica Occidental Life	
Drover, Allen	Kelligrews, NF	Confederation Life	Confederation Life
Drover, Derrick B.	Chamberlains, NF	National Life	Continental Insurance
Drover, Edwin M.	St. John's, NF	National Life	Continental Insurance
Drover, James E.	Portugal Cove, NF	Confederation Life	Confederation Life
Duggan, Gerard M.	Melrose, NF	Sovereign Life	Sovereign General
Dunn, Wayne	Portugal Cove, NF	Standard Life	Standard Life
Dunphy, Clement J.	St. John's NF	Maritime Life	North American Life
Dunphy, Molloy & Assoc. Ltd.	St. John's, NF	Maritime Life	North American Life
Dunphy, Kevin J.	St. John's, NF	Maritime Life	North American Life
Dwyer, William P.	Grand Falls, NF	Mutual Life	Mutual Life
Earle, Gary	Mount Pearl, NF	Canada Life	Canada Life
Eastman, Dennis	St. John's, NF	Metropolitan Life	Metropolitan Life
Edison, Susan	Springdale, NF	Cooperators Life	Cooperators General

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Edmunds, Loretta	Corner Brook, NF	Sun Life	
Efford, Walter	St. John's, NF	American Life	Crown Life
Eisenmann, James	Westfield, New Jersey		New York Life
Elliott, Sean	Bishop's Falls, NF	Confederation Life	Confederation Life
Ellis, Ken E.	St. John's, NF	Royal Life	Great West Life
Ellis, Ken Insurance Services Ltd	St. John's, NF	Royal Life	
Emberley, Clarence	St. John's, NF		Pennsylvania Life
England, Denise	King's Point, NF		Combined Insurance
Ethridge, Donald	Plum Point, NF		Combined Insurance
Evans, Gail	St. John's, NF		Cooperators General
Evans, Linda M.	Paradise, NF		Cooperators General
Executive Life Insurance Agency Ltd.	St. John's, NF	Maritime Life	Maritime Life
Facey & Temple Assoc. Ltd.	Gander, NF	Maritime Life	Maritime Life
Facey, Anthony	Gander, NF	Maritime Life	Maritime Life
Facey, Christopher	St. John's, NF	Great West Life	Great West Life
Fairway Insurance Services	Digby, NS	Norwich Union Life	General Accident Assurance
Farid, Mourad	St. John's, NF	Manufacturers Life	Manufacturers Life
Farrell, Joseph	St. John's, NF	Standard Life	
Federated Insurance Agencies Ltd.	Regina, SK	Cooperators Life	Cooperators General
Fewer, James W.	Kilbride, NF	Cooperators Life	Cooperators General

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Fifield, Ada	Wesleyvile, NF	Sovereign Life	Sovereign General
Financial Planning Services Ltd.	Corner Brook, NF	Maritime Life	Great West Life
Fitzgerald, Patrick	Mount Pearl, NF	Imperial Life	Imperial Life
Fitzgerald, Gerald	St. John's, NF		Combined Insurance
Fitzpatrick, Bernard	Bell Island, NF	Cooperators Life	Cooperators General
Fitzpatrick, Gerald	St. John's, NF	National Life	
Flight, W. David	St. John's, NF		Combined Insurance
Fluhmann, Brian M.	Halifax, NS		Guardian Insurance
Flynn, Gary A.	St. John's, NF	National Life	
Foley, James	Gander, NF		Combined Insurance
Folker, Dawne	Halifax, NS		Canadian Indemnity
Fong, Hayford	St. John's, NF	National Life	
Ford, Gary	Grand Falls, NF	Mutual of Omaha	Mutual of Omaha
Forsey, John A.	Corner Brook, NF	Imperail Life	Imperial Life
Forsey, L.W.	Grand Bank, NF	Sovereign Life	Sovereign General
Foster, Kenneth	St. John's, NF	Mutual of Omaha	Mutual of Omaha
Fowlow, C.L.	St. Phillips, NF	Confederation Life	Confederation Life
Fowler, Gary	St. John's, NF	Prfudential Insurance	Prudential Insurance
Fowler, Kevin	St. John's, NF	Maritime Life	
Frampton, Norma	St. John's, NF	National Life	
Fraser, Ross	Bishop's Falls, NF	Mutual of Omaha	
French, Leslie	St. John's, NF	Sun Life	Sun Life

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Fugere, Andre	Pierrefords, PQ		United Canada
Furlong, Alex	St. John's, NF		Combined Insurance
Furlong, Bill	St. John's, NF	Metropolitan Life	Metropolitan Life
Gaety, Linda M.	Halifax, NS		Canadian Indemnity
Gale, Monty Lee	Springdale, NF		Combined Insurance
Gallant, Thomas L.	St. John's, NF	Prudential Assurance	Prudential Assurance
Galway, Mary	Kelligrews, NF	Great West Life	Great West Life
Genge, Isaac J.	St. John's, NF	Manulife	Manulife
George, Lawrence	Newtown, NF	North American Life	North American Life
Gerrity, Donald E.	Stephenville, NF	Cooperators Life	Cooperators General
Gill, Alfred	Halifax, NS	Crown Life	Crown Life
Gillam, Jeff	Corner Brook, NF		Combined Insurance
Gillis, Peter F. Insurance Agency	Stephenville NF		
Goobie, D. Robert	St. John's, NF	American Life	General Accident Assurance
Goodwin, R.W.	St. John's, NF	Mutual Life	Zurich Life
Gosling, Wayne	St. John's, NF	Sovereign Life	Mutual Life
Gosse, Calvin B.	St. John's, NF	Confederation Life	Sovereign General
Gosse, Glenda	Westport, NF		Confederation Life
Gosse, Jim	Mount Pearl, NF		Combined Insurance
Greene, Daniel J.	St. John's, NF	Imperial Life	Combined Insurance
Greene, Raymond	St. John's, NF	London Life	Imperial Life
Griffin, Edward P.	St. John's, NF	Prudential Assurance	London Life
			Canada Life

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Griffin, Wayne	St. John's, NF		
Griffiths, Diane	Gander, NF		Combined Insurance
Gulf Commercial Agencies Ltd.	Montreal, PQ		Combined Insurance
Gullage, Eric	St. John's, NF	Crown Life	Unifund Assurance
Guppy, William J.	St. John's, NF	Great West Life	Crown Life
Haddad, David D.	Dartmouth, NS	New York Life	Great West Life
Haines, Arnold	St. John's, NF	Metropolitan Life	New York Life
Hall, Richard	Doyles, NF		Metropolitan Life
Hall-Maillet, Elaine	St. John's, NF	National Life	Cooperators General
Halley, John H.	St. John's, NF	Imperial Life	
Halliday, Steven	St. John's, NF		Imperial Life
Hamilton, Janice	Kilbride, NF	Great West Life	Pennsylvania Life
Hand, John	St. John's, NF		Great West Life
Hann, Royd	St. John's, NF	Sovereign Life	Pennsylvania Life
Hannan, Freeman	Goulds, NF	London Life	Sovereign General
Hannan, Larry	St. John's, NF	London Life	London Life
Harbin, D. Wayne	St. John's, NF	Standard Life	London Life
Harbin, Victor G.	Grand Falls, NF	Standard Life	Great West Life
Harding, D. Wade	St. John's, NF	Atlantic Mutual	Standard Life
Harding, Derek	St. John's, NF	Standard Life	Maritime Hospital Services
Harding, George	Grand Bank, NF	Sovereign Life	
Harnett, Selina	Marystown, NF	Canada Life	Sovereign General
			Canada Life

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Harnum Ins. Agencies Ltd.	St. John's, NF		Unifund Assurance
Harper, Irene	Dartmouth, NS		Security National
Harrison & Associates Ltd.	Tracadie, NB		Royal Insurance
Hayden, Lloyd	Badger, NF	National Life	
Hayes, Patrick	St. John's, NF	Great West Life	Great West Life
Haynes, Roger	St. John's, NF	Norwich Union Life	Eaton Bay Life
Haynes, Sherman	Digby, NS		General Accident Assurance
Hayward, David R.	Topsail, NF	Great West Life	Great West Life
Hayward, Nathan E.	Grand Falls, NF	Sun Life	Sun Life
Heale, Robert	St. John's, NF		Combined Insurance
Hedges, James	Goulds, NF		Combined Insurance
Hellier, Robert M.	Gander, NF	Cooperators Life	Cooperators General
Henley, Alec G.	St. John's, NF	Imperial Life	Imperial Life
Henley, A.G. & Assoc.	St. John's, NF	Imperial Life	Imperial Life
Henley, Brian A.	St. John's, NF	Imperial Life	Imperial Life
Henley, Stephen J.	St. John's, NF	Standard Life	
Hennessey, J.P.	Grand Falls, NF	Sovereign Life	Sovereign General
Hewitt, Roger	Gander, NF	Confederation Life	Confederation Life
Hickey, Basil	St. John's, NF	Commercial Union	Royal Insurance
Hickey-Mitchell Company	St. Louis, MO		Economical Mutual
Hickey, T.P. Insurance Ltd.	St. John's, NF	Commercial Union	
Hickman, Gordon	Marystown, NF	Halifax Life	

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Higdon, Ernest	Dark Cove, NF		Sovereign General
Higdon, Hettie	Dark Cove, NF		Sovereign General
Higgins, Donald	St. John's, NF	Prudential Assurance	
Hiscock, Charles	St. John's, NF	Mutual Life	Mutual Life
Hiscock, Christopher	Manuels, NF	Great West Life	Great West Life
Hiscock, Craig	Gander, NF		Combined Insurance
Hiscock, Kimberley	Norris Point, NF		Combined Insurance
Holden, Peggy	St. John's, NF	National Life	
Holmes, Lesley	St. John's, NF	National Life	
Hood, R. James	St. John's, NF	Sun Life	
Hopkins, Mary	Paradise, NF	Mutual Life	Mutual Life
Horlick, Lloyd	Goulds, NF	Commercial Union	Great West Life
Hoskins, Harold	Lewisporte, NF	Manulife	
Hounsell, George	Gander, NF	Confederation Life	Confederation Life
House, Byron	Gillams, NF		Combined Insurance
Howell, Tony	Mount Pearl, NF	Confederation Life	Confederation Life
Hubbs, Patricia	Grand Falls, NF	National Life	
Huffman, Enid M.	Mount Pearl, NF		Cooperators General
Hughes, Thomas	Corner Brook, NF	Mutual Life	Mutual Life
Hull, Keith H.	Grand Falls, NF	Mutual of Omaha	
Humber, Fred	St. John's, NF	North American Life	North American Life
Humphries, Harold	Islington, ON		Economical Mutual
Hunter, Derrick R.	Manuels, NF	Cooperators Life	Cooperators General

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Hunter, Rowell & Company	Toronto, ON		
Hurley, Daryl	Bay Roberts, NF	Imperial Life	Zurich Insurance
Hussey, Kenneth	St. John's, NF	Crown Life	Imperial Life
Hutchings, Gary	Kilbride, NF	Great West Life	Crown Life
Hutchings, Marion	St. John's, NF	Zurich Life	Great West Life
Hynes, Lester A.	Botwood, NF		
Ingle, John W.	Toronto, ON	Commercial Union Assce.	Pennsylvania Life
Ivany, Cathy	St. John's, NF		Commercial Union Assce.
Jackman, Edward	St. John's, NF	Standard Life	Pennsylvania Life
Jackson, Robert R.	Halifax, NS	Zurich Life	
Jacobs, Scott	South Brook, NF	National Life	Zurich Life
Janes, Francis	St. John's, NF	Great West Life	
Janes, Garry W.	Grand Falls, NF	Sun Life	Great West Life
Janes, Kathleen	Corner Brook, NF		Sun Life
Janes, Wade	Gander, NF	Mutual Life	Cooperators General
Jarvis, Donald	Ontario	Imperial Life	Mutual Life
Jarvis, Freeman	Mount Pearl	Mutual Life	
Jewer, Clifford W.	Stephenville, NF	Imperial Life	
Joergensen, Robert G.	Mount Pearl, NF	Prudential Insurance	Imperial Life
Johnson & Higgins Insurance Ltd.	St. John's, NF		Prudential Insurance
Johnson & Higgins Willis Faber Limited	Halifax, NS		Unifund Assurance
Johnson, David H.	St. John's, NF	Prudential Insurance	Guardian Insurance
			Prudential Insurance

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Johnson Insurance Limited	St. John's, NF	Commercial Union Assurance	Unifund Assurance
Johnson, Paul	St. John's, NF	Commercial Union Assurance	Unifund Assurance
Kane, James F.	St. John's, NF		Pennsylvania Life
Kane, J. Glenn	Kilbride, NF	Confederation Life	Confederation Life
Kane, Paul	Halifax, NS	Crown Life	Crown Life
Kavanagh, William F.	St. John's, NF	London Life	
Kavanagh, William J.	Gander, NF	Knights of Columbus	
Kays, Joseph A.	Stephenville, NF	Canada Life	Canada Life
Kean, Robert	Grand Falls, NF	Mutual of Omaha	Mutual of Omaha
Keating, William	St. John's, NF	Maritime Life	
Keeping, William	St. John's, NF	Sovereign Life	Sovereign General
Keeping, W.T.	St. John's, NF	Sovereign Life	
Kelly, Charles	Gambo South, NF	Confederation Life	
Kelly, Kevin	Gander, NF	Confederation Life	
Kelly, Leo P.	Corner Brook, NF	Dominion Life	Dominion Life
Keltic Savings Corp. Ltd.	St. John's, NF	Canadian General Life	Canadian General
Kennedy, Lawrence H.	Hartland, NB		United Canada
Kennedy, William G.	Mount Pearl, NF	Manulife	Manulife
Kent, Keith	St. John's, NF	Confederation Life	Cooperators General
Keough, Wilfred M.	St. John's, NF	Prudential Insurance	Prudential Insurance
Kieswetter, Barry	Kitchener, ON	Crown Life	Crown LIfe
Kimball, Steven	Halifax, NS		Trafalgar Insurance plc.
King, Dennis	Carbonear, NF	Prudential Assurance	Prudential Assurance

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
King, Gary	Windsor, NF	Cooperators Life	
King, Lloyd M.	St. John's, NF	Crown Life	
King, Melvin	Gander, NF	Imperial Life	Imperial Life
Knight, A.O.	St. John's, NF	Sun Life	Sun Life
Knight, Ruby B.	Halifax, NS	Maritime Life	
Knox, J.F.	St. John's, NF	Great West Life	Great West Life
Knox Vicars McLean Ltd.	Montreal, PQ		Prudential Assurance
Lacey, Alex	Kilbride, NF	North American Life	North American Life
Lacey, Alex Insurance Ltd.	St. John's, NF	North American Life	North American Life
Lacey, J.J. Insurance Ltd.	St. John's, NF		U.S. Fidelity & Guaranty
Lavigueur, Pierre E.	Moncton, NB		Combined Insurance
Lane, Joan	St. John's, NF	National Life	
Lane, Wallace E.	Grand Falls, NF	National Life	
Langer, John R.	Corner Brook, NF	Mutual Life	Mutual Life
La Roucke, Jean Claude	Sept Isles, PQ	Commercial Union	
Lavalee, Rick	Flowers Cove, NF		Continental Insurance
Lawlor, A. Eric	St. John's, NF	Confederation Life	Confederation Life
Lawrence, Gordon A.	Stephenville, NF	Imperial Life	Imperial Life
Lawrence, Reginald G.	Topsail, NF	American Life	Great West Life
Lawrence, R.G. & Associates	St. John's, NF		Great West Life
Leary, Richard P.	Halifax, NS	Sun Life	Sun Life
LeBlanc, Hector J.	Riverview, NB		Combined Insurance

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
LeBlanc, Joseph G.	Halifax, NS	Transamerica Life	Transamerica Occidental Life
Lee, Madonna	St. John's, NF	Sovereign Life	Sovereign General
LeFeuvre, Arthur	Kilbride, NF	National Life	
Legge, Greta	Holyrood, NF	Mutual Life	Mutual Life
Le Grow, Cal Insurance Ltd.	St. John's, NF		Atlantic Insurance
LeGrow, Calvert	St. John's, NF	Canada Life	Canada Life
Leyte, Roy	Lewisporte, NF	North American Life	North American Life
Lipkus, Sheldon N.	St. John's, NF	North American Life	
Little, Trudy	Bonavista, NF		Combined Insurance
Locke, Donald G.	Corner Brook, NF	Maritime Life	Maritime Hospital Service Association
Locke, Martin	Corner Brook, NF	Mutual of Omaha	Mutual of Omaha
Lockhart, Charles	Gander, NF	Great West Life	Great West Life
Loder, Mary Lou	Torbay, NF		Cooperators General
Lorhan, Paul A.	St. John's, NF	Crown Life	
Loughlin, John W.	Labrador City, NF	Great West Life	
Lowndes, Lambert Ont.	Toronto, ON		Royal Insurance
Lowndes Lambert PQ Ltd.	Montreal, PQ		Chateau Insurance
Lueday, William	Tantallon, NS	Zurich Life	Zurich life
Lye, Gregory F.	St. John's, NF	National Life	Dominion Life
MacDonald, Josephine	St. John's, NF	Maritime Life	
MacHold, Rainer	Toronto, ON	Maritime Life	Maritime Life
Madden, L.J.	St. John's, NF	Sun Life	Sun Life

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Madden, L.J. Ltd.	St. John's, NF	Sun Life	Sun Life
Maloney, Brad	Grand Falls, NF	National Life	
Mandville, Cyril	Placentia, NF	Sovereign Life	Sovereign General
Mann, Barry R.	St. John's, NF	Great West Life	Great West Life
Marsh & McLennan - Bowring Insurance	Toronto, ON	North American Life	Canadian Indemnity Co.
Marsh & McLennan Ltd.	St. John's, NF	Sun Life	Continental Insurance
Marshall, Andrew	St. John's, NF	Mutual Life	Mutual Life
Martel, Richard	St. John's, NF	Imperial Life	Imperial Life
Martin, Beverley	St. John's, NF		Cooperators General
Martin, Mary	St. John's, NF	National Life	
Martin, Rosemary	St. John's, NF	Pennsylvania Life	Pennsylvania Life
Massey, Barnett Insurance Agency	St. John's, NF	Atlantic Mutual Life	Maritime Hospital Service Association
May, Eric	St. John's, NF		Unifund Assurance
Maybee, Roy	St. John's, NF	National Life	
Maynard, Marlene	St. John's, NF	National Life	
McCann, David Aviation Ins.	Richmond Hill, ON		British Aviation Insurance
McDonald, Maurice	St. Anthony, NF		Combined Insurance
McDonald, Sharon	Deer Lake, NF	Maritime Life	
McDonald, Stephen	St. John's, NF		Combined Insurance
McGarvie, Hugh	St. John's, NF	Metropolitan Life	Metropolitan Life
McGillivray, Donald	Harbour Main, NF	North American Life	North American Life

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
McKenzie, Boyd	Norris Point, NF		Combined Insurance
McLean, Faith	Green Island Cove		Combined Insurance
Meaney, Michael	Corner Brook, NF	Great West Life	Great West Life
Melendy, Lloyd	St. John's, NF	Prudential Assurance	Prudential Assurance
Mercer, Alexander	Gander, NF		Combined Insurance
Mercer, Douglas T.	St. John's, NF	National Life	
Mercer, Jerry	Bay Roberts, NF	Atlantic Mutual	Maritime Hospital Service Association
Mercer, Keith	Goulds, NF	Atlantic Mutual	
Mercer, William Ltd.	St. John's, NF	North American Life	North American Life
Merit Insurance Agency Atlantic Limited	St. John's, NF		Sovereign General
Merrigan, Patrick	Harbour Grace, NF		Metropolitan Life
Miller, James	Mount Pearl, NF		Combined Insurance
Miller, Melvin A.	Mount Pearl, NF	Sun Life	Sun Life
Minet, J.H. (Canada)	Toronto, ON		Non-Marine Underwriters
Minkoff, Michael	Quebec, PQ	Crown Life	Crown Life
Mitchell, Cora	Gander, NF		Cooperators General
Mitchell, Leo	Corner Brook, NF	Maritime Life	Maritime Life
Molloy, David G.	Portugal Cove, NF	Maritime Life	Maritime Life
Monnier, Raymond	St. John's, NF	Mutual Life	Mutual Life
Mooney, Leonard P.	Kilbride, NF	Prudential Insurance	Prudential Insurance
Moore, Brenda	Paradise, NF	Great West Life	Great West Life

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Moore, W.J.	St. John's, NF	Mutual Life	Mutual Life
Moore, William R.	Gander, NF		Pennsylvania Life
Moores, Gary P.	Pouch Cove, NF	Standard Life	
Moores, Roger K.	St. John's, NF	Maritime Life	Great West Life
Moores, Rupert	Corner Brook, NF	Great West Life	Great West Life
Morneau, William F.	Don Mills, ON	Zurich Life	Zurich Life
Morneau, W.F. & Assoc.	Toronto, ON	Zurich Life	Zurich Life
Morris & McKenzie Ltd.	Montreal, PQ		Commercial Union
Morrigan, Patrick	Harbour Grace, NF	Metropolitan Life	
Morris, Carman	Springdale, NF		Combined Insurance
Morton, Robert	Cocagne		Combined Insurance
Mosher, Karen	Manuels, NF		Cooperators General
Moss, Bruce	Grand Falls, NF	National Life	
Moss, Edmund	St. John's, NF	Standard Life	
Mullins, Richard	Kilbride, NF	Great West Life	Great West Life
Mulrooney, Joseph F.	St. John's, NF	Sun Life	Sun Life
Municipal Insurance Services Ltd.	Lewisporte, NF	Great West Life	Great West Life
Munn Insurance Limited	St. John's, NF	Royal Life	Cabot Insurance
Munn, John F.	St. John's, NF	Royal Insurance	
Munn, W. Arch	St. John's, NF	Great West Life	Great West Life
Murdoch, Crevier Insurance Inc.	Pointe Claire, PQ		Continental Insurance
Murdoch, Ken I.	Montreal, PQ		Constitution Insurance

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Murphy, Bob	Corner Brook, NF	Great West Life	Great West Life
Murphy, Brian	Kelligrews, NF		Pennsylvania Life
Murphy, John	St. John's, NF	Cooperators Life	Cooperators General
Murphy, Robert F.	Mount Pearl, NF	Mutual Life	Mutual Life
Murphy, Ross	Burin, NF	Manulife	Manulife
Murphy, Thomas	St. John's, NF	Great West Life	Great West Life
Murrin, Robert	St. John's, NF	National Life	
Myra, Jeff	Halifax, NS		Canadian Indemnity Co.
Nelder, Gerald	Portugal Cove, NF	Great West Life	Great West Life
Neville, Kevin A.	Pasadena, NF	Cooperators Life	Cooperators General
Newcombe, Harry	Gander, NF	Confederation Life	Confederation Life
Newell, Donald W.	St. John's, NF	Halifax Life	
Newhook, Derrick	Mount Pearl, NF	Confederation Life	Confederation Life
Newman, Eileen M.	St. John's, NF	Sun Life	Sun Life
Newfoundland Insurance Agency Ltd.	St. John's, NF		Metro General Insurance
Noble, Glendyn	St. John's, NF	Confederation Life	Confederation Life
Noel, Cynthia	St. John's, NF	Canada Life	Canada Life
Nolan, Edward P.	Mount Pearl, NF	Prudential Insurance	
Norman, Leonard	Portugal Cove, NF	Standard Life	
Norris, John B.	St. John's, NF	Confederation Life	
Noseworthy, David	Portugal Cove, NF	Sovereign Life	Sovereign General
Noseworthy, William J.	Mount Pearl, NF	Confederation Life	
Nugent, Eric	St. John's, NF	Mutual of Omaha	Mutual of Omaha

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
O'Brien, Carol Ann	Holyrood, NF		Cooperators General
O'Brien, Michelle	St. John's, NF	Metropolitan Life	Metropolitan Life
O'Dea, David	St. John's, NF	Prudential Insurance	Prudential Insurance
O'Driscoll, Norman M.	Bay Bulls, NF	National Life	
Oickle, Holly J.	Halifax, NS	North American Life	Canadian Indemnity
O'Keefe, Donald P.	St. John's, NF	Maritime Life	Maritime Life
O'Keefe, Williams & Assoc. Ltd.	St. John's, NF	Maritime LIfe	
Osborne, Gerald	St. John's, NF	Mutual of Omaha	Mutual of Omaha
Osmond, Lloyd	St. John's, NF	Mutual Life	Mutual Life
Osmond, R. Greg	St. John's, NF	Mutual Life	Mutual Life
Oxford, Rick	St. John's, NF	National Life	
Paddock, Ernest	Springdale, NF		Combined Insurance
Paddock, Maxwell	Barneed, NF	National Life	
Palmer, Stephen	Hartland, NB		United Canada
Pardy, Gwen	St. John's, NF	National Life	
Pardy, Raymond	Grand Falls, NF	National Life	
Parent, Gerald	Dieppe, NB		Combined Insurance
Parizeau, Gerard Ltd.	Montreal, PQ		Royal Insurance
Parker, Richard	Milford Station, NS		Combined Insurance
Parrell, Paul	St. John's, NF	London Life	London Life
Parsons, Allan C.	Corner Brook, NF	Mutual Life	
Parsons, Danny	Springdale, NF		Combined Insurance
Parsons, Victor	St. John's, NF	Great West Life	Great West Life

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Paulson, Christopher	Gander, NF	Mutual of Omaha	Mutual of Omaha
Payne, Derek	St. John's, NF	Toronto Mutual Life	Toronto Mutual Life
Payne, Keith	Corner Brook, NF	Manulife	Manulife
Peach, Linda	Bay Roberts, NF		Cooperators General
Pearce, Arthur R.	St. John's, NF	Mutual Life	Mutual Life
Peddle, Larry	Newtown, NF	National Life	Continental Insurance
Pelley, Charles O.	Mount Pearl, NF	National Life	
Penney, Joseph	Mount Pearl, NF	Manulife	Canada Life
Penny, Samuel J.	Mount Pearl, NF	Sun Life	Sun Life
Petroutsas, Louis	St. John's, NF	Mutual of Omaha	Mutual of Omaha
Petten, Byron	Port de Grave, NF	Norwich Union Life	General Accident Assurance
Petten, Ralph C.	Foxtrap, NF	Mutual Life	Mutual Life
Picco, C. Anne	Lewisporte, NF	Crown Life	Crown Life
Pielsticker, Charles A.	Toronto, ON	Excelsior Life	Excelsior Life
Pielsticker, Charles A. Insurance Agency	Toronto, ON	Excelsior Life	Excelsior Life
Piercey, Mary Ann	Norman's Cove, NF		Combined Insurance
Piercey, Paul	St. John's, NF	Mutual Life	Mutual Life
Piercey, W.F.	St. John's, NF	Mutual Life	Mutual Life
Pike, Clyde C.	Corner Brook, NF	Maritime Life	Great West Life
Pike, Elmo	Stephenville, NF	Imperial Life	Imperial Life
Pike, Keith	St. John's, NF	Standard Life	
Pike, R.G. Insurance Agency Ltd.	Marystown, NF		Sovereign General

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Pike, Ralph	Marystown, NF	Sovereign Life	Sovereign General
Pike, Wayne	Red Bay, NF		Combined Insurance
Pilgrim, Cecilia	Cupids Crossing, NF		Combined Insurance
Pippy, Ian C.	St. John's, NF	Confederation Life	Confederation Life
Pitzell, Robert L.	St. John's, NF		Pennsylvania Life
The Policy Shop Ltd.	Goulds, NF	Royal Life	Atlantic Insurance
Pollard, Dennis	St. Anthony, NF		Combined Insurance
Pollard, Otis	Gander, NF	Maritime Life	Metro General Insurance
Pomakis, Janet	Mount Pearl, NF	National Life	
Pomeroy Insurance Agency	St. John's, NF		Metro General Insurance
Pope, Charles E.	St. John's, NF	Great West Life	Great West Life
Pope, Larry	Paradise, NF	Great West Life	
Pope, Richard C.	Mount Pearl, NF	Commercial Union	
Porter Assoc. Ltd.	Corner Brook, NF	Maritime Life	Maritime Life
Porter, Harold F.	Kelligrews, NF	Great West Life	Great West Life
Porter, Maxwell C.	Corner Brook, NF	Maritime Life	Maritime Life
Power, David	St. John's, NF	Knights of Columbus	
Power, Dermot L.	Trepassey, NF	Halifax Life	
Power, Gerald L.	Carbonear, NF	Mutual Life	Mutual Life
Power, Lorne C.	Carbonear, NF	Mutual Life	Mutual Life
Power, Thomas	St. John's, NF	Knights of Columbus	
Pratt, Douglas R.	Mount Pearl, NF	Prudential Insurance	Prudential Insurance
PSA Insurance Brokers Ltd.	Ontario		Continental Insurance

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Purchase, Jack	Grand Falls, NF	North American Life	North American Life
Pynn, Baxter	Springdale, NF		Sovereign General
Pynn, Zelda	Quirpon		Combined Insurance
Rabbat, Antoine	Montreal, PQ		Protection Mutual Insurance
Ralph, James	Coley's Point, NF	Sovereign Life	Sovereign General
Randell, Doug	Corner Brook, NF	Maritime Life	Great West Life
Reed Stenhouse Assoc.	Toronto, ON		Crown Life
Reed Stenhouse Associates Ltd.	St. John's, NF	Crown Life	
Reed Stenhouse Assoc. Ltd.	Toronto, ON	Halifax Life	
Reed Stenhouse Limited	St. John's, NF	Crown Life	
Reed Stenhouse Limited	Montreal, PQ		Casualty Co. of Canada
Regular, Robert R.	Corner Brook, NF	Maritime Life	Royal Insurance Co.
Regular, Sylvia	St. John's, NF	Mutual of Omaha	Great West Life
Reid, David	Norris Point, NF	Mutual Life	Mutual of Omaha
Reid Insurance Agency Ltd.	Grand Falls, NF		Mutual Life
Reid, Ronald G.	St. John's, NF	Metropolitan Life	Metro General Insurance
Renner, David	Digby, NS		Metropolitan Life
Rex, Harvey	Portugal Cove, NF	North American Life	General Accident Assurance
Richard, Serge	Quebec, PQ	Prudential Assurance	
Richards, Melling Inc.	Montreal, PQ		
Richards, Oral	Glenwood, NF	Mutual of Omaha	Aetna Casualty Company
Rideout, George	Corner Brook, NF	Maritime Life	Mutual of Omaha
Rideout, George & Assoc. Ltd.	Corner Brook, NF	Maritime Life	

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Rideout, Glenn	St. John's, NF	Mutual Life	Mutual Life
Rideout, Harold	Coley's Point, NF	Mutual Life	Mutual Life
Riley, Nora M.	Salmonier, NF		Laurentian Shield
Rivarlo, Humberto	Montreal, PQ		Combined Insurance
Roberts, Harold	St. John's, NF	Mutual Life	Mutual Life
Roberts, Heber	Gander, NF	Great West Life	
Roberts, Ronald	Botwood, NF	Confederation Life	
Roberts, Roy	St. John's, NF	Confederation Life	Confederation Life
Roberts, Wilfred	Corner Brook, NF	Sun Life	Sun Life
Robinson, Peter Insurance Associates	Toronto, ON		Grain Insurance & Guaranty
Robson, Robert L.	Corner Brook, NF	Mutual Life	Mutual Life
Rodgers, John J.	St. John's, NF	Commercial Union Life	Unifund Assurance
Rogers, Eli W. (CLU)	St. Johns, NF	Dominion Life	Dominion Life
Romkey, Reid	Bedford, NS	Great West Life	Guardian Insurance
Rose, Gary	Lewisporte, NF		Sovereign General
Ross, Esther	Lewisporte, NF	Sovereign Life	
Rowe, David	Mount Pearl, NF	Confederation Life	Confederation Life
Rowe, Harry	St. John's, NF	Sovereign Life	Sovereign General
Rowe, Neil C.	Grand Falls, NF	Cooperators Life	Cooperators General
Rowe, Rick	St. John's, NF	London Life	London Life
Rowe, Robert	St. John's, NF	Great West Life	Great West Life
Rowsell, Adolph	Mount Pearl, NF	Mutual Life	Mutual Life

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Royal Agencies Ltd.	Quebec, PQ	Maritime Life	
Rumbolt, Judy	Cooks Harbour, NF		Combined Insurance
Ryan, Dennis	St. John's, NF	North American Life	North American Life
Ryan, Francis P.	St. John's, NF	North American Life	North American Life
Ryan, Joseph (CLU)	Goulds, NF	Mutual of Omaha	Mutual of Omaha
Ryan, Richard	Mount Pearl, NF	Metropolitan Life	Metropolitan Life
Safety Insurance Services (Atlantic) Ltd.	Woodstock, NB		United Canada
Saint, Clayton J.	Clarenville, NF		Sovereign General
Sampson, Joseph T.	Windsor, NF	North American Life	North American Life
Sanderson, Garth	Mount Pearl, NF	Great West Life	Great West Life
Sansome, Garry	Corner Brook, NF	Canada Life	Canada Life
Saunders Assurance Limited	Grand Falls, NF	North American Life	North American Life
Saunders, Samuel	Glovertown, NF	Confederation Life	Confederation Life
Saunders, Wallace	Windsor, NF	North American Life	North American Life
Sceviour, H.A. & Assoc.	Lewisporte, NF	Crown Life	Crown Life
Schneider, Robert	St. John's, NF	Sun Life	
Seabright, Glenn	Mount Pearl, NF	Mutual of Omaha	Mutual of Omaha
Sedwick Alexander Inc.	Toronto, ON		Commercial Union
Seeley, R.K.	Halifax, NS	Great West Life	
Senior, Aubrey	St. John's, NF	Cooperators Life	Cooperators General
Shearer, Barry	St. John's, NF	North American Life	North American Life
Shearing, Zelda	Lewisporte, NF		Cooperators General

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Sheppard, Charles W.	St. John's, NF	Great West Life	Great West Life
Sheppard, Douglas B.	Gander, NF	Commercial Union	
Sheppard, Harold F.	Mount Pearl, NF	Manufacturers Life	Manufacturers Life
Sheppard, Jean	St. John's, NF	National Life	
Sheppard, Kevin J.	Grand Falls, NF	Cooperators Life	
Sheppard, Michael	Charlottetown, NF		Combined Insurance
Sheppard, Sharon	Grand Falls, NF		Cooperators General
Short, Mary	St. John's, NF	National Life	
Silver, Malcolm L.	Dartmouth, NS	Sun Life	Sun Life
Simmons, Rudy	Clarenville, NF		Combined Insurance
Skinner, Gordon	St. Johns, NF	Confederation Life	Confederation Life
Skinner, Thomas	Milltown, NF		Sovereign General
Slaney, Tony	Grand Falls, NF	North American Life	North American Life
Slaney, Brendan	Lewin's Cove, NF	Standard Life	
Smith, Clifford	St. John's, NF	Mutual Life	Mutual Life
Smith, G.W.	Mount Pearl, NF	Mutual Life	Mutual Life
Smith, G. Wayne	Clarenville, NF		Pennsylvania Life
Smith, Linda	St. John's, NF		Combined Insurance
Smith, Jerry	Chester Basin, NS	Citadel Life	
Smith, R. Janet	Kelligrews, NF	Great West Life	Great West Life
Smith, Ronald	Stephenville, NF		Combined Insurance
SNL Insurance Agency Ltd.	St. John's, NF	North American Life	
Snook, Arthur	Summerside, NF	Manufacturers Life	Manufacturers Life

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Snow, Calvin	Corner Brook, NF	Cooperators Life	Cooperators General
Snow, Raymond G.	Grand Falls, NF	Mutual of Omaha	Mutual of Omaha
Snow, Thomas A.	St. John's, NF	Prudential Insurance	Prudential Insurance
Somers, Wayne	St. John's, NF	Confederation Life	Confederation Life
Soper, Edward B.	St. John's, NF	Royal Insurance	
South Coast Insurance Agency	Marystown, NF		Atlantic Insurance
Sparkes, Calvin C.	St. John's, NF	Mutual Life	Mutual Life
Sparkes, Harry R.	Corner Brook, NF	Mutual Life	Mutual Life
Sparkes, Ronald C.	St. John's, NF	Great West Life	Great West Life
Speed, C. Lynn	Halifax, NS		Guardian Insurance
Squarebriggs, George	Toronto, ON	North American Life	
Stacey, Leo	Bedford, NS		Pennsylvania Life
Stafford, Fred	St. John's, NF	National Life	
Stamp, Colin	Flatrock, NF		Pennsylvania Life
Stanbury, Paul	Kilbride, NF	Standard Life	
Stanford, Danny	Newtown, NF	Mutual of Omaha	Mutual of Omaha
Stanhope, Victor	Halifax, NS		Royal Insurance
Stanley, Andrew D.	Mount Pearl, NF	Confederation Life	Confederation Life
Staples, John A.	Corner Brook, NF	Mutual Life	Mutual Life
Stead, David	St. John's, NF	Canada Life	Canada Life
Stead, Robert	Trepassey, NF	Confederation Life	Confederation Life
Stead, Robert C.	St. John's, NF	Canada Life	Canada Life
Steer, Chris J.	Toronto, ON		Fireman's Fund

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Steer, Chris Insurance Brokers Ltd.	Toronto, ON		
Stentaford, G.E.	Carbonear, NF	Sun Life	Fireman's Fund
Stevens, Wilson C.	St. John's, NF	Manufacturers Life	Sun Life
Stevenson, Andrew	Halifax, NS	Sun Life	
Stevenson, Fred	South River, NF	Great West Life	Great West Life
Steward, John E.	St. John's, NF	London Life	London Life
Sterling, James	Montreal, PQ		Constitution Insurance
Stirling, Leonard W.	St. John's, NF	Commercial Union	Unifund Assurance
Stoodley, Allen	Grand Bank, NF	Sun Life	Sun Life
Stoyles Insurance Services Ltd.	St. John's, NF	North American Life	North American Life
Strang, Arthur J.	Clarenville, NF	North American Life	
Strange, William N.	St. John's, NF	National Life	
Stratton, Bernard	Corner Brook, NF	Maritime Life	
Stratton, Clayton	Portugal Cove, Nf	Cofnederation Life	
Stratton, H.L.	Corner Brook, NF	Canada Life	Canada Life
Stride, Clarence	Botwood, NF	American Life	
Strong, Roy L.	Lewisporte, NF	Confederation Life	
Stroud, Janice	St. John's, NF	Prudential Assurance	
Sturge, Leonard	Mount Pearl, NF	Confederation Life	Confederation Life
Sullivan, Alfred	Goulds NF	Canadian General Life	
Sullivan, Kevin M.	St. John's NF	Standard Life	Great West Life
Sunco Insurance Limited	St. John's, NF	Halifax Life	Atlantic Insurance

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Sutton, Barry	Paradise, NF		Combined Insurance
Sutton, Victor	St. John's, NF		Combined Insurance
Swain, John	Calvert, NF		Combined Insurance
Sweeney, Sharon	Grand Falls, NF		Cooperators General
Sweetland, Gary	Bonavista, NF		Pennsylvania Life
Swetman, Robert	Dartmouth, NS	North American Life	North American Life
Symonds, G. Wayne	Mount Pearl, NF	Great West Life	Great West Life
Taylor, Gloria J.	Toronto, ON		Eaton Bay
Taylor, Gloria & Associates, Insurance Agencies Ltfd.	Toronto, ON	Norich Union Life	Eaton Bay
Taylor, Otto	Mount Pearl, NF	Confederation Life	
Tele-Trip Co. Inc.	Toronto, ON		Constitution Insurance
Temple, Robert	Corner Brook, NF	Maritime Life	
Temple, Wilson C.	Gander, NF	Maritime Life	Maritime Life
Templeman, Harry	Bonavista, NF	Imperial Life	
Tessier, Carl D.	Gander, NF	Sovereign Life	Sovereign General
Theriault, Leo	Quebec, PQ		United Canada Insurance
Thibodeau, Pierre	Quebec, PQ	Maritime Life	
Thistle, Thelma	St. John's, NF		Cooperators General
Thomas, David	St. John's, NF	National Life	Continental Insurance
Thompson, John	Grand Falls, NF	Confederation Life	Mutual of Omaha
Thorne, David	Corner Brook, Nf	Maritime Life	North American Life
Thistle, Carson	St. John's, NF	American Life	

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Tibbo, William	Grand Falls, NF	Mutual Life	Mutual Life
Tilley, Robert	St. John's, NF	Crown Life	Crown Life
Tizzard, James	St. John's, NF		Cooperators General
Tomenson, Saunders, Whitehead Inc.	Montreal, PQ		Continental Insurance
Tomenson, Saunders, Whitehead Inc.	Toronto, ON		Guardian Insurance
Tompkins, Leonard	Halifax, NS	Crown Life	Crown Life
Trainor, Robert	Fermeuse, NF	Metropolitan Life	Metropolitan Life
Tremblett, Eric R.	Lethbridge, NF	Halifax Life	
Tremblett, Gerard	Colinet, NF		Combined Insurance
Tremblett, Michael	Grand Falls, NF	Imperial Life	Imperial Life
Tucker, Thomas W.	Corner Brook, NF	Imperial Life	Imperial Life
Tulk, Leslie	Corner Brook, NF	Mutual Life	Mutual Life
Tulk, Robert	Wabush, NF	Sovereign Life	
Turple, William	Whitbourne, NF		Combined Insurance
Vallis, Ben	St. John's, NF	Mutual of Omaha	Mutual of Omaha
Vandersteen, Ken	Kelligrews, NF	Mutual Life	Mutual Life
Verdier, Daniel	Longeuil, PQ		Combined Insurance
Vey, Dale	St. John's, NF	Confederation Life	Confederation Life
Vickers Insurance Agency	Happy Valley, NF		Metro General Insurance

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Wall, Raymond	Stephenville, NF	Great West Life	
Walsh, Augustine	Mount Pearl, NF	Mutual of Omaha	Mutual of Omaha
Walsh, Bryce	Harbour Grace, NF	North American Life	North American Life
Walsh Insurance Inc.	Trenton, ON		Canadian Provincial
Walsh, James	St. John's, NF	Knights of Columbus	
Walsh, Jerome	Corner Brook, NF	Mutual Life	
Walsh, Mark	Kilbride, NF	Mutual Life	Mutual Life
Walsh, Peter	Stephenville, NF	Knights of Columbus	
Walsh, Walter	Mount Pearl, NF		Manulife
Walters, Philip C.	Corner Brook, NF	Mutual Life	Mutual Life
Ward, Mark	St. John's, NF	London Life	London Life
Warren, David	St. John's, NF	Standard Life	Great West Life
Warren, Ernest	Clarenville, NF	Atlantic Mutual	Maritime Hospital Service Ass
Warren, George	Mount Pearl, NF	Mutual of Omaha	Mutual of Omaha
Warren, Ronald	St. John's, NF	Confederation Life	
Waterman, Melvin	Stag Harbour, NF		Combined Insurance
Waye, G. & Assoc.	St. John's, NF	Norwich Union	
Waye, Gordon	St. John's, NF	Norwich Union	Eaton Bay
Wedgewood, Godfrey J.	St. John's, NF	Royal Life	
Wedgewood, Insurance Ltd.	St. John's, NF	Royal Life	Royal Insurance
Wells, Alan	Prince George, BC	Manulife	Manulife
Wells, Edward L.	Mount Pearl, NF	Mutual Life	Mutual Life
Wells, Kevin	Lewisporte, NF	Great West Life	Great West Life

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Wells, Paul R.	Corner Brook, NF	Great West Life	Great West Life
Wells, W. Randy	Corner Brook, NF	Mutual Life	Mutual Life
Welsh, Donald	Pasadena, NF	Canada Life	Canada Life
Whiffen, James	Rushoon, NF	Imperial Life	Imperial Life
Whiston, Delton S.	Moncton, NB		Combined Insurance
White, Barry A.	Richmond County, NS		Combined Insurance
White, Germaine	Stephenville, NF		Co-operators General
White, Geoffrey	St. John's, NF	London Life	London Life
White, Ineke	Dartmouth, NS		Canadian Indemnity
White, J.P.	Mount Pearl, NF		Standard Life
White, James	Mount Pearl, NF	Standard Life	London Life
White, Maxwell	St. John's, NF	North American Life	North American Life
White, Rosemary	Gander, NF	Confederation Life	Confederation Life
White, Wylie C.	St. John's, NF	Sun Life	Sun Life
Whiteway, Randy	Kilbride NF	National Life	Continental Insurance
Williams, Charles	Pouch Cove, NF	Standard Life	
Williams, Gerard	Goulds, NF	Imperial Life	Imperial Life
Williams, John	Conception Harbour, NF		Combined Insurance
Williams, Lloyd	Mount Pearl, NF	Confederation Life	Confederation Life
Williams, Randy	Glenwood, NF	Mutual of Omaha	Mutual of Omaha
Williams, William J.	St. John's, NF	Maritime Life	Maritime Life
Wiltshire, Vincent J.	St. John's, NF	Prudential Insurance	Prudential Insurance
Winsor, Bernard	Corner Brook, NF	Mutual Life	Mutual Life

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Life)	Sponsoring Company (Other-Than-Life)
Winsor, Carl H.	St. John's, NF	Crown Life	
Winsor, Carl o/a Sunco Insurance	St. John's, NF		Atlantic Insurance
Wiscombe, W.H. Enterprises Limited	Marystown, NF		Metro General Insurance
Wiseman, Clyde	Mount Pearl, NF	Confederation Life	Confederation Life
Wiseman, Ernest	Port Anson, NF	National Life	
Wiseman, Frederick	St. John's, NF	Great West Life	Great West Life
Wiseman, Ross	Clarenville, NF	Confederation Life	Confederation Life
Withers, William T.	Halifax, NS	London Life	
Woodman, William T.	Dunville, NF	Mutual of Omaha	Mutual of Omaha
Wortman, Thomas E.	Pasadena, NF	Cooperators Life	Cooperators General
Yetman, Freeman	St. John's, NF	Mutual Life	Mutual Life
Young, Paul	Deer Lake, NF	Maritime Life	Mutual Life
Zelikowitz, Leon	Halifax, NS	North American Life	

OTHER-THAN-LIFE INSURANCE SUB-AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company
Ackerman, Caleb	Glovertown, NF	Baine Johnston
Andrews, Gertrude	Ferryland, NF	Steers Insurance Agencies
Andrews, John T.	Corner Brook, NF	Munn Insurance
Anthony Life Agencies Limited	St. John's, NF	Anthony Insurance
Anthony, Rex	St. John's, NF	Anthony Insurance Inc.
Antle, Leslie A.	Grand Falls, NF	Dale & Company Ltd. Steers Insurance Division
Antle, Owen	St. John's, NF	Dale & Company Ltd. Steers Insurance Division
Antle, Velma	Victoria, NF	J.J. Lacey Insurance Ltd.
Arnold, Leslie J.	Grand Falls, NF	J.J. Lacey Insurance Ltd.
Atlantic Enterprises Ltd.	Spaniards Bay, NF	Bowring Insurance - A Division of Marsh & McLennan Ltd.
Avery, Duncan Ltd.	Grates Cove, NF	Job Brothers & Company Ltd.
Babstock, G.M.	Clarenville, NF	Steers Insurance Agencies
Baker, Arthur S.	Grand Bank, NF	J.J. Lacey Insurance Ltd.
Baker, Kevin	Labrador City, NF	Vickers Insurance Agency
Banks, Augustus	Baie Verte, NF	Anthony Insurance Inc.
Banks, Calvin	Ladle Cove, NF	Munn Insurance
Bartlett, Sue Ann	Labrador City, NF	Johnson Insurance Limited
Batstone, Gerald C.	Valleyfield, NF	Baine Johnston
Best, Ian	Clarenville, NF	Crosbie Job Insurance
Biggin, Jerome	Daniels Harbour, NF	J.J. Lacey Insurance
Billard, Jerry	Burgeo, NF	Anthony Insurance Inc.
Billard, Millicent	Port au Choix	Steers Insurance Agencies
Boone, L.B.	Baie Verte, NF	Reed Stenhouse

OTHER-THAN-LIFE INSURANCE SUB-AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company
Bradley, Gregory	Eastport, NF	Munn Insurance Limited
Bridger, Sylvia	Triton, NF	Baine Johnston & Company Ltd.
Briffett, Rita	Glovertown, NF	Anthony Insurance Inc.
Broderick, Ronald	Marystown, NF	Anthony Insurance Inc.
Brown, Barbara	St. Anthony, NF	Dale and Company Steers Insurance Division
Brown, Brian M.	New Harbour, NF	Pomeroy Insurance
Brown, Chesley	Bay Roberts, NF	Dale and Company Steers Insurance Division
Brown, Emma	Cavendish, NF	Munn Insurance Limited
Budgell, Calvin	Deer Lake, NF	Central Insurance Services Ltd.
Buffett, Bruce	Grand Bank, NF	Marsh & McLennan
Buffett, Judith	Grand Bank, NF	Marsh & McLennan
Buffett, Rita	Glovertown, NF	Anthony Insurance
Buffett, Roy	Harbour Breton, NF	South Coast Insurance
Buglar, William E.	Milltown, NF	Marsh & McLennan
Bulgin, Roy	Durrell, NF	Baine Johnston
Bursey, Douglas	St. John's, NF	Newfoundland Insurance Agency
Bursey, Mary E.	Gander, NF	Anthony Insurance Inc.
Burt, Stanley	Old Perlican, NF	Munn Insurance Limited
Burton, Edna	Botwood, NF	Reid Insurance Agency
Burton, Maurice F.	Baie Verte, NF	Munn Insurance Limited
Butler, Walter	Clarenville, NF	Newfoundland Insurance Agency
Butt, Stanley J.	Woody Point, NF	Steers Insurance Agency
Butt, William	Salmon Cove, NF	Job Brothers & Co. Ltd.
Button, Samuel D.	Wareham, NF	Reed Stenhouse

OTHER-THAN-LIFE INSURANCE SUB-AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company
Button, Stella	Lead Cove, NF	Anthony Insurance Inc.
Byrne, Ronald P.	Mount Pearl, NF	Munn Insurance Limited
Cabot, Patrick	West St. Modeste	Vickers Insurance Agency
Callahan, Ann	St. Georges, NF	Crosbie Job
Callahan, Ronald	St. Georges, NF	Crosbie Job
Campbell, Ian	St. John's, NF	Baine Johnston
Chafe, Desmond	St. John's, NF	Stoyles Insurance Services Ltd.
Chaffey, Taylor	St. David's, NF	Munn Insurance Limited
Churchill, Patsy	Windsor, Nf	Munn Insurance Limited
Clarke, Lloyd	Victoria, NF	Dale and Company Steers Insurance Division
Clouter, Darlene	Port Blandford, NF	Dale and Company Steers Insurance Division
Coates, Truman	St. Anthony	Munn Insurance Limited
Coish, A.C. Ltd.	Summerford, NF	Reid Insurance Agency
Colbourne, Wade	Lewisporte, NF	Munn Insurance Limited
Coleman, William J.	St. John's, NF	Reed Stenhouse Limited
Coles, Marvin	Bloomfield, NF	Baine Johnston
Cooks Variety Limited	Clarenville, NF	Marsh & McLennan
Coombs, Benjamin	Plum Point, NF	Anthony Insurance Inc.
Cooper, Alice M.	St. John's, NF	Munn Insurance Limited
Cossar, Stanley	Burgeo, NF	Reed Stenhouse
Cox, Fred M.	Channel, NF	Newfoundland Insurance Agency
Crane, John	Upper Island Cove, NF	J.J. Lacey Insurance Ltd.
Crocker, Max	Grand Bank, NF	Anthony Insurance Inc.
Crosbie, Tim	St. John's, NF	Crosbie Job Insurance

OTHER-THAN-LIFE INSURANCE SUB-AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company
Cull, Leonard	Lewipsorte, NF	Dale and Company Steers Insurance Division
Cutler, Joyce	Kelligrews, NF	Newfoundland Insurance Agency
Cutler, Walter	St. John's, NF	Newfoundland Insurance Agency
Dale, Ira	Coley's Point, NF	Munn Insurance Limited
Dalley, Gerald	Springdale, NF	Baine Johnston
Dalley, Melvin	Botwood, NF	
Davis, Chesley	Dark Cove, NF	Munn Insurance Limited
Dawe, Robert	Manuels, NF	Newfoundland Insurance Agency Ltd.
Dawe, Walter C.	Port de Grave, NF	Munn Insurance Limited
Dawe, William	Blaketown, NF	Crosbie Job Insurance
Day, A.F.	Musgravetown, NF	Anthony Insurance
Decker, Allan G.	Grand Falls, NF	Munn Insuance
Decker, Melvin	Roberts Arm, NF	Crosbie Job Insurance
Delaney, Frances	Clarke's Beach, NF	J.J. Lacey Insurance
Devereaux, John	Trepassey, NF	Dale and Company Steers Insurance Division
Devereaux, Neil G. Ltd.	Trepassey, NF	
Dicks, Paul	Wabush, Labrador	J.J. Lacey Insurance Ltd.
Dominic, Roy	Harbour Breton, NF	South Coast Insurance Agency
Donovan, Nicholas	Catalina, NF	South Coast Insurance Agency
Dredge, Wilhelmena	Black Duck Cove, NF	J.J. Lacey Insurance Ltd.
Drover, James	Twillingate, NF	Anthony Insurance Inc.
Drover, Mildred	Clarenville, NF	Baine Johnston & Company
Dunphy, Paul	St. Anthony, NF	Anthony Insurance Inc.
Durnford, Alvin	Port aux Basques, NF	Dale and Company Steers Insurance Division

OTHER-THAN-LIFE INSURANCE SUB-AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company
Dyke, Guy	Rocky Harbour, NF	Dale and Company Steers Insurance Division
Earle, Wylie	Roberts Arm, NF	Central Insurance Services
Eaton, Alistair	St. John's, NF	Anthony Insurance Inc.
Edwards, Gary	St. Lawrence, NF	South Coast Insurance Agency
Elliott, Garry	Twillingate, NF	Dale and Company Limited Steers Insurance Division
Elliott, Olive	Twillingate, NF	Dale and Company Limited Steers Insurance Division
Elms, Peggy	Hampden, NF	Munn Insurance Limited
Elms, Ross	St. Anthony, NF	Reid Insurance
E. & M. Bookkeeping Ltd.	Stephenville, NF	Anthony Insurance Inc.
Emberley, Kevin	Witless Bay, NF	South Coast Insurance Agency
Fagan, Sandra	Foxtrap, NF	Reed Stenhouse Limited
Farr, Ewen	Carter's Cove, NF	Reed Stenhouse Limited
Farrell, Aubrey Jr.	St. Lawrence, NF	Reed Stenhouse Limited
Farrell, James J.	Wabush, Labrador	Reed Stenhouse Limited
Farrell, Linda	Harbour Grace, NF	J.J. Lacey Insurance
Farrell, Mary E.	St. John's, NF	Pomeroy Insurance
Fequet, Howard	Cartwright, Labrador	Vickers Insurance Agency Ltd.
Fiander, Claude	Harbour Breton, NF	Wiscombes Insurance
Fitzgerald, Barry	St. John's, NF	All Star Insurance
Fitzgerald, Roger	Musgravetown, NF	Dale and Company Steers Insurance Division
Fitzpatrick, Joseph T.	Corner Brook, NF	Munn Insurance Limited
Fitzpatrick, Wayne	Manuels, NF	Pomeroy Insurance Agency
Fizzard, Frank	Grand Bank, NF	W.H. Wiscombe Enterprises Ltd.

OTHER-THAN-LIFE INSURANCE SUB-AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company
Follett, Charles	Grand Bank, NF	South Coast Insurance Agency
Fong, Hayford	St. John's, NF	Crosbie Job Insurance Ltd.
Foote, John B.	Grand Bank, NF	Steers Insurance Agencies
Forward, Edward	Brigus, NF	Reed Stenhouse Limited
Forward, Joan	Clarenville, NF	Baine Johnston & Company Ltd.
Foss, Donna	Baie Verte, NF	Dale and Company Steers Insurance Division
Foster, Otto	Kings Point, NF	Stoyles Insurance Services Ltd.
Framp, Fred	Arnold's Cove, NF	Anthony Insurance Inc.
Furey, Barbara	Holyrood, NF	Munn Insurance Limited
Gambo Service Centre Limited	Gambo, NF	Dale and Company Steers Insurance Division
Garland, Charles D.	Harbour Grace, NF	Dale and Company Steers Insurance Division
Gatehouse & Gatehouse	Botwood, NF	Reed Stenhouse Limited
Gaudron, Mel	Port au Port	Marsh & McLennan
Genge, Isaac J.	St. John's, NF	Wedgewood Insurance Inc.
Gilbert, Lizzie J.	Come by Chance, NF	Dale and Company Steers Insurance Division
Glover, Boyd	Sandy Cove, NF	Newfoundland Insurance Agency
Gosse, Mark & Sons Ltd.	Spaniards Bay, NF	Dale and Company Steers Insurance Division
Grant, Joseph	Lawn, NF	Marsh & McLennan
Grant, Mildred	Lawn, NF	Marsh & McLennan
Green, E.J. & Company	Winterton, NF	Johnsons Insurance
Green, Kevin	Templeman, NF	Anthony Insurance Inc.
Green, Winston	Windsor, NF	Crosbie Job Insurance

OTHER-THAN-LIFE INSURANCE SUB-AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company
Guy, Alonzo	Bonavista, NF	Munn Insurance Limited
Guy, Elizabeth	onavista, NF	Munn Insurance Limited
Harkaway, Michael	St. John's, NF	Anthony Insurance Inc.
Hawkins, Walter S.	Twillingate, NF	Reid Insurance Agency
Heale, Robert	St. John's, NF	Crosbie Job Insurance
Highmore, Edward C.	Pasadena, NF	Steers Insurance Agencies
Hiscock, David	Bonavista, NF	Newfoundland Insurance Agency
Hiscock, Robert	Kilbride, NF	J.J. Lacey Insurance
Hopkins, Kevin	Gander, NF	Crosbie Job Insurance
Howard, Elaine	St. John's, NF	Pomeroy Insurance Agency
Howard, Richard	Corner Brook, NF	Baine Johnston & Company
Humby, Eugene	Roddickton, NF	Baine Johnston & Company
Hutchings, Kevin	St. John's, NF	Newfoundland Insurance Agency
Janes, E.L. Roy	Harbour Grace, NF	Reed Stenhouse
Janes, P. & Sons Limited	Hant's Harbour, NF	Reed Stenhouse Limited
Janes, Ralph Ltd.	Lewisporte, NF	Baine Johnston Insurance
Jewer, Lewis	Springdale, NF	Munn Insurance
Jones, Alfred	Clarenville, NF	Reed Stenhouse Limited
Jones, S.T. & Sons Ltd.	Little Bay Island, NF	Reed Stenhouse Limited
Jones, William L.	Badgers Quay, NF	Dale and Company Steers Insurance Division
Johnson, Bernard T.	St. Anthony, NF	Baine Johnston & Company
Kean, D. David	Lumsden, NF	Munn Insurance Limited
Kean, Paula	Traytown, NF	Munn Insurance Limited
Kearley, Stanley	English Harbour East, NF	Wiscombe's Insurance

OTHER-THAN-LIFE INSURANCE SUB-AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company
Keating, David F.	Mount Pearl, NF	Bowring Brothers
Keel, Randy	Bonavista, NF	Baine Johnston Insurance
Kelligrew, Malcolm	Eastport, NF	Munn Insurance Limited
Kelly, Leo	Corner Brook, NF	Dale and Company Steers Insurance Division
Kendall, Edwrad	St. John's, NF	J.J. Lacey Insurance Limited
Kerwin, A.M.	Deer Lake, NF	Anthony Insurance
Kimbar Limited	Stephenville, NF	Munn Insurance Limited
King, Fraser	Stephenville, NF	Munn Insurance Limited
Kirby, Cyril	St. John's, NF	Johnson Insurance Limited
Lake and Lake Ltd.	Fortune, NF	Bowring Brothers
Lake, Carl	St. John's, NF	All Star Insurance
Lake, Lloyd G. Ltd.	Fortune, NF	Reed Stenhouse Limited
Langdon, Oliver G.	Point Leamington, NF	Munn Insurance Limited
Lavers, Norbert	Port Saudners, NF	Baine Johnston Insurance
LeDrew, Peter	Kelligrews, NF	Anthony Insurance Inc.
Letto, Wilfred G.	L'Anse au Clair, NF	Vickers Insurance Agency
Lilly, Charles	Deer Lake, NF	Munn Insurance Limited
Lilly, Maurice	St. Alban's, NF	Wiscombe's Insurance Agency
Lodge, Albert F.	Catalina, NF	Baine Johnson Insurance
Loveridge, Howard S.	Twillingate, NF	Bowring Brothers
Lovey's, Winston	Adam's Cove, NF	Cal LeGrow Insurance Ltd.
Lynch, Ruby	Grand Falls, NF	Reid Insurance Agency
Lynch, William	Grand Falls, NF	Reid Insurance Agency
MacNeil, Bernard	St. John's, NF	All Star Insurance
Main Variety Limited	Stephenville Crossing, NF	Dale and Company Steers Insurance Division

OTHER-THAN-LIFE INSURANCE SUB-AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company
Major, Thelma	Rocky Harbour, NF	Anthony Insurance Inc.
Marshall, Richard Ltd.	Burin, NF	Dale and Company Steers Insurance Division
Maurice Service Centre Ltd.	St. Anthony, NF	Munn Insurance Limited
May, Carl	Roddicton, NF	Munn Insurance Limited
Maynard, Joe	Flatrock, NF	Munn Insurance Limited
McDonald, Mary	Deer Lake, NF	Reid Insurance Agency
McDonald, Robert	Deer Lake, NF	Reid Insurance Agency
Menchton, Roy	Botwood, NF	Munn Insurance
Mercer, Graham S.	Bay Roberts, NF	Anthony Insurance Inc.
Mercer, Robert	Windsor, NF	Munn Insurance Limited
Michelin, Shirley	Happy Valley, Labrador	Anthony Insurance Inc.
Mifflin Properties Ltd.	Catalina, NF	Anthony Insurance Inc.
Miller, Wilson	Grand Bank, NF	Job Brothers & Company Ltd.
Mitchelmores Ltd.	Green Island Cove, NF	Munn Insurance Limited
Molloy, Michael, Jr.	Marystown, NF	Baine Johnston & Company Ltd.
Moss, Fraser G.	Lethbridge, NF	Baine Johnston & Company Ltd.
Mouland, Wilfred	Hawkes Bay, NF	Munn Insurance Limited
Moulton, Dora	Garnish, NF	Wiscombe's Insurance
Moulton, Isabella	Mount Pearl, NF	Newfoundland Insurance Agency
Murphy, John J.	Placentia, NF	Munn Insurance Limited
Murphy, Robert	Jerseyside, NF	Anthony Insurance
Newell, Donald	St. John's, NF	Munn Insurance Limited
Oldford, Fannie G.	Clarenville, NF	Munn Insurance Limited
Oldford, William J.	Eastport, NF	Bowring Insurance

OTHER-THAN-LIFE INSURANCE SUB-AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company
Organ, Cecil	St. Albans, NF	South Coast Insurance Agency
Osbourne, Warrick	Seal Cove, NF	Baine Johnston Insurance Ltd.
Osmond, G.R.	Port aux Basques, NF	Anthony Insurance Inc.
Parsons, Carl	Dover, NF	Newfoundland Insurance Agency
Parsons, Marjorie	Baie Verte, NF	Anthony Insurance Inc.
Parsons, William R. (1981) Ltd.	Bay Roberts, NF	Reed Stenhouse
Patey, Art	Clarenville, NF	Munn Insurance Limited
Pelley, Bernard	Durrell, NF	Munn Insurance Limited
Penney, Gloria	Paradise, NF	Anthony Insurance Inc.
Perry, Tony	Deer Lake, NF	J.J. Lacey Insurance Ltd.
Petite, J. & Sons Ltd.	English Harbour West, NF	Reed Stenhouse Ltd.
Petroutsas, Louis	Kelligrews, NF	Alex Lacey Insurance Ltd.
Pickett, Robert	Centreville, NF	Munn Insurance Ltd.
Pike, Geoffrey	St. John's, NF	Calvert LeGrow
Pike, Neville	Harbour Grace, NF	Anthony Insurance Inc.
Pippy, Cynthia M.	St. John's, NF	Crosbie Job Insurance
Pippy, Ian C.	St. John's, NF	Reed Stenhouse Limited
Pittman, Catherine	St. John's, NF	Pomeroy Insurance Agency
Pomeroy, David G.	Mount Pearl, NF	Pomeroy Insurance Agency
Pomeroy, Kevin	St. John's, NF	Pomeroy Insurance Agency
Pomeroy, Ronald	St. John's, NF	Pomeroy Insurance Agency
Pomeroy, William	St. John's, NF	Pomeroy Insurance Agency
Pomroy Construction Ltd.	Dunville, NF	Pomeroy Insurance Agency
Pond, Almond W.	Dark Cove, NF	Baine Johnston
Pope, Richard C.	Mount Pearl, NF	Newfoundland Insurance Agency

OTHER-THAN-LIFE INSURANCE SUB-AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company
Powell, M.A. Ltd.	Carbonear, NF	Reed Stenhouse Ltd.
Power, Dermot K.	Trepassey, NF	Reed Stenhouse Ltd.
Power, John F.	Holyrood, NF	Pomeroy Insurance Agency Ltd.
Power, Margaret	Holyrood, NF	Pomeroy Insurance Agency Ltd.
Power, Michael T.	Corner Brook, NF	Dale and Company Steers Insurance Division
Power, Sharon	Norman's Cove, NF	J.J. Lacey Insurance Ltd.
Pynn, J. Suzanne	Old Perlican, NF	Munn Insurance Limited
Rankercam Ltd.	Whiteway, NF	Baine Johnston Insurance
Rideout, Gerald	Summerford, NF	Munn Insurance
Ringer, Carl	Labrador City, NF	Bowring Insurance
Ringer, Monica	Labrador City, NF	Bowring Insurance
Roberts, Dean	Triton, NF	Dale and Company Steers Insurance Division
Roberts, Clyde F.	St. Anthony, NF	J.J. Lacey Insurance Ltd.
Roberts, J.H. Ltd.	St. John's, NF	Munn Insurance Limited
Rodgers, Barbara	St. John's, NF	Pomeroy Insurance Ltd.
Rolfe's Esso Service	Springdale, NF	Reid Insurance Agency
Rose, Alex	Bay Roberts, NF	Baine Johnston & Company Ltd.
Rose, Mary A.	Bay Roberts, NF	Baine Johnston & Company Ltd.
Ryan, Clifford	Catalina, NF	Job Brothers & Company Limited
Sampson, Robert G.	Point Leamington, NF	Bowring Insurance Limited
Saunders, William E.	Shearstown, NF	Munn Insurance Limited
Scanlon, Leo W.	Port Saunders, NF	Anthony Insurance Inc.
Sceviour, Gail	Northern Arm, NF	Dale and Company Steers Insurance Division

OTHER-THAN-LIFE INSURANCE SUB-AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company
Sceviour, Peter	Lewisporte, NF	Job Brothers & Company
Sceviour, Wallace	Botwood, NF	Anthony Insurance Inc.
Schwartz, Leonard	St. John's, NF	Anthony Insurance Inc.
Senior, Dorothy	Burin, NF	Anthony Insurance Inc.
Shepherd, Harry L.	South River, NF	Johnsons Limited
Sheppard, Chris	Stag Harbour, NF	Munn Insurance Limited
Simmonds, Maurice	St. Anthony, NF	Munn Insurance Limited
Simms, Reginald	Hermitage, NF	Bowring Brothers Limited
Smith, Ann T.	Deer Lake, NF	Munn Insurance Ltd.
Smith, Clayton	St. John's, NF	Dale and Company Limited
Smith, Larry	Norman's Cove, NF	Munn Insurance Limited
Snow, Aubrey J.	Clarke's Beach, NF	Job Brothers
Spurrell, Herman	Badger's Quay, NF	Bowring Brothers
Squires, Daisy	St. Anthony, NF	J.J. Lacey Insurance Ltd.
Stanley, Eric C.	Clarenville, NF	Baine Johnston Insurance Ltd.
St. George, Faye	Heart's Desire, NF	Munn Insurance Limited
Stone, Gary	St. John's, NF	All Star Insurance
Stoyles, Charles	Manuels, NF	Crosbie Job Insurance
Swyers, J.T. Company Ltd.	Bonavista, NF	Dale and Company Steers Insurance Division
Taylor, Annette	Boxey, Fortune Bay, Nf	Wiscombe's Insurance
Temple, Levi R.	Whitbourne, NF	Anthony Insurance Inc.
Tetford, William	Carbonear, NF	Munn Insurance
Tilley, Cyril John	Springdale, NF	Anthony Insurance Inc.
Tucker, Grant	Winterton, NF	Bowring Insurance
Turner, Kevin L.	Eastport, NF	J.J. Lacey INsurance Ltd.

OTHER-THAN-LIFE INSURANCE SUB-AGENTS
Licensed as at December 31, 1985

Name	Address	Sponsoring Company
Turner, Broert	Springdale, NF	Munn Insurance Limited
Veitch, Maxwell	Bay L'Argent, NF	Wiscombe's Insurance
Vincent, Maxwell	Bay L'Argent, NF	Wiscombe's Insurance
Wadman, Kevin A.	Arnold's Cove, NF	Baine Johnston
Wall, Raymond E.	Stephenville, NF	Baine Johnston Insurance
Walsh, Thomas J.	Harbour Grace, NF	Pomeroy Insurance
Walsh, William	St. John's, NF	Tomenson Saunders
Warr, George Ltd.	Springdale, NF	Johnsons Limited
Warren, Ernest J.	Clarenville, NF	Anthony Insurance Inc.
Way, Carl	Roddickton, NF	Munn Insurance Limited
West, Ronald	St. John's, NF	All Star Insurance
White, Gloria	Sandy Cove, NF	Dale and Company Steers Insurance Division
White, Maxwell	ST. John's, NF	Marsh & McLennan
Whitten, Ron Ltd.	Labrador City, NF	J.J. Lacey Insurance Ltd.
Wicks, Norman	Jacksons's Arm, NF	Reid Insurance Agency
Winter, Fraser	St. John's, NF	Cal LeGrow Insurance
Wiseman, Douglas	Springdale, NF	Reed Stenhouse Ltd.
Woodford, Mark	Manuels, NF	Newfoundland Insurance Agency
Woodworth, Carl A.	Cupids, NF	Dale and Company Steers Insurance Division
Woolfrey's Insurance	Lewisporte, NF	Reid Insurance Agency
Woolridge, J.E.	Botwood, NF	Reed Stenhouse Limited
Wyatt, Joseph	St. Anthony	Crosbie Job Insurance
Young, Eleanor	Churchill Falls, NF	Vickers Insurance Agency

RESTRICTED

LIFE AND OTHER-THAN-LIFE INSURANCE AGENTS

Licensed as at December 31, 1985

Name	Address	Sponsoring Company (Other-than-Life)
Cook's Travel World Limited	St. John's, NF	Non-Marine Underwriters
Globe Travel Limited	St. John's, NF	Non-Marine Underwriters
Harvey's Travel Agency	St. John's, NF	Non-Marine Underwriters
Newfoundland Auto Club Services Ltd.	St. John's, NF	Non-Marine Underwriters
Tower Travel	St. John's, NF	Non-Marine Underwriters
Voyageur Travel Insurance Inc.	Brampton, ON	Non-Marine Underwriters
Wiscombe's Travel Limited	Marystown, NF	Non-Marine Underwriters

ADJUSTERS AND APPRAISERS - COMPANIES AND PARTNERSHIPS
Licensed as at December 31, 1985

Name	Address
Adjusters Incorporated Limited	P.O. Box 1713, 94 Elizabeth Avenue St. John's, NF A1C 5R5
Adjustment Services Limited	P.O. Box 9398 St. John's, NF A1A 2Y3
Andrew Hamilton Adjusters Limited	251 Bank Street Ottawa 4, ON K2P 1X3
Avalon Adjusting Limited	P.O. Box 95 Harbour Main, NF A0A 2P0
Avery Adjusting Limited	P.O. Box 8506, Station "A" St. John's, NF A1B 3N9
Bailey & Bugden Limited	P.O. Box 190 Clarenville, NF A0E 1J0
Barton Adjusting Service	P.O. Box 8271, Station "A" St. John's, NF A1B 3N7
Barton, David J. c/a Central Adjusting Services	6 Sacchi Avenue Gander, NF A1V 2K5
Bureau d'Expertise Airclaims du Canada Ltee	P.O. Box 304, Dorval Airport Dorval, PQ H4Y 1A8
Claims Management Limited	P.O. Box 8124 St. John's, NF A1B 3M9
Crawford and Company Insurance Adjusters Ltd.	111 Merrymeeting Road, P.O. Box 4130 St. John's, NF A1C 6C4
Dawe's Insurance Adjustment Services Ltd.	13 Ross Avenue Paradise, NF A0L 1K0
Eastern Adjustment Services (1982) Ltd.	P.O. Box 5876 St. John's, NF A1C 5X4
Finnamore & Partners Ltd.	P.O. Box 550 Saint John, NB E2L 3Z8

ADJUSTERS AND APPRAISERS - COMPANIES AND PARTNERSHIPS
Licensed as at December 31, 1985

Name	Address
Head, Patsy C. o/a A & A Insurance Adjusting Services	P.O. Box 886, Station A Goose Bay, Labrador A0P 1S0
Insurance Claims Administration	Box 8744 St. John's, NF A1B 3T2
Insurance Claims Limited	Suite 200-201, 120 Torbay Road St. John's, NF
Insurance Services Limited	P.O. Box 9336 St. John's, NF A1A 2Y3
Morden & Helwig Limited	155 University Avenue, 9th Floor Toronto, ON M5H 3N5
Northumberland Insurance Adjusters Ltd.	P.O. Box 9, Benoits Cove Bay of Island, NF A0L 1A0
O'Beirne Nobert & Associates Inc.	311 Churchill Boulevard, Suite 200 Greenfield Park, PQ
Parsons Adjusting Service (1982) Limited	403 Empire Avenue, P.O. Box 9371 St. John's, NF A1A 2Y2
Preston, R.D. & Associates	185 Dorval Avenue, Suite 401 Dorval, PQ
Priddle Adjustment Services Ltd.	P.O. Box 341 Stephenville, NF A1N 2Z5
Provincial Adjusting Services Limited	P.O. Box 407 Gander, NF A1V 1W8
Pugh, J. Adjusting Limited	P.O. Box 551 Mount Pearl, NF A1N 2W4
Smith Adjusting Limited	15 Prescott Street St. John's, NF
Steers Adjusting Limited	P.O. Box 1776 St. John's, NF A1C 5P9

ADJUSTERS AND APPRAISERS - COMPANIES AND PARTNERSHIPS
Licensed as at December 31, 1985

Name	Address
Underwriters Adjustment Bureau Limited	4300 Jean Talon Street West Montreal, PQ H4P 1W3
Weston Vivian and Associates Limited	New Chelsea, NF

ADJUSTERS AND APPRAISERS
Licenced as at December 31, 1985

Name	Address	Sponsoring Company
Allwood, Carl	St. John's, NF	Parsons Adjusting Service Ltd.
Andrews, M. Rex	St. John's, NF	Steers Adjusting Limited
Anstey, A. Gerald	Grand Falls, NF	Adjustment Services Limited
Bailey, Wilbert	Clarenville, NF	Bailey & Bugden Limited
Baird, Gary L.	St. John's, NF	Insurance Services Limited
Barton, John R.	St. John's, NF	Barton Adjusting Services
Best, Ralph B.	St. John's, NF	Cabot Insurance Co. Limited
Bond, Ronald	Ile Bizard, PQ	Bureau d'Expertise airclaims du Canada Ltd.
Boone, David W.	Gander, NF	Morden & Helwig Limited
Bowman, W.J.	St. John's, NF	Insurance Servies Limited
Brake, Derek M.	St. John's, NF	Provincial Adjusting Services
Bryant, P.J.	St. John's, NF	Claims Management Limited
Bugden, Barry	Clarenville, NF	Bailey & Bugden Limited
Butt, Marilyn	St. John's, NF	Canadian General
Butt, Reginald	Mount Pearl, NF	Smith Adjusting
Byrne, Mary	Holyrood, NF	Finnamore & Partners Limited
Byrne, Robert B.	Goulds, NF	Claims Management Limited
Cain, Donald W.	Fredericton, NB	Morden & Helwig Limited
Caines, Paula	Deer Lake, NF	Morden & Helwig Limited
Chaplin, Caroline E.	Mount Pearl, NF	Cooperators
Cluett, Carlson	Mount Pearl, NF	Morden & Helwig Limited
Collins, Franklin D.	Grand Falls, NF	Adjustment Services Limited
Crane, Lana	St. John's, NF	Royal Insurance
Cunningham, M. Sharon	St. John's, NF	Insurance Services Limited

ADJUSTERS AND APPRAISERS
Licenced as at December 31, 1985

Name	Address	Sponsoring Company
Cutler, Janet M.	St. John's, NF	Smith Adjusting
Cutler, Walter	St. John's, NF	Sovereign General
Daley, D.J.	St. John's, NF	Underwriters Adjustment Bureau
Daley, G.J.	Halifax, NS	Underwriters Adjustment Bureau
Dalton, Barry	St. John's, NF	Home Insurance Company
Decker, Elaine	Stephenville, NF	Priddle Adjustment Bureau
Deveaux, F.J.	Point Claire, PQ	Bureau d'Expertise
Dewling, Charles A.	Corner Brook, NF	Insurance Services Limited
Dodge, Aubrey	Mount Pearl, NF	Sovereign General
Douville, Andre N.	Montreal, PQ	Underwriters Adjustment Bureau
Doyle, Noel	Torbay, NF	Steers Adjusting Limited
Dunn, William R.	St. John's, NF	Avery Adjusting
Dunne, Patrick J.	South River, C.B., NF	Avery Adjusting
Elliott, Anthony G.	Saint John, NB	Provincial Adjusting Services Limited
Ellis, Gary A.	Halifax, NS	Underwriters Adjustment Bureau
Finnamore, Donald	Saint John, NB	Finnamore and Partners Limited
Francis, Robert M.	Toronto, ON	Underwriters Adjustment Bureau
Furneaux, Roger E.	St. John's, NF	Insurance Services Limited
Gagnon, Robert	Laval, PQ	Bureau d'Expertise ɛirclaims du Canada Ltd.
Gellately, Doris	Kilbride, NF	Morden & Helwig Limited
Goulding, Clarence	Grand Falls, NF	The Cooperators
Guy, Wayne F.	Gander, NF	Provincial Adjusting Services Limited
Harnum, Joyce	St. John's, NF	Underwriters Adjustment Bureau
Healey, Gerard	Kilbride, NF	Claims Management Limited

ADJUSTERS AND APPRAISERS
Licenced as at December 31, 1985

Name	Address	Sponsoring Company
Hiscock, C.L.	St. John's, NF	Underwriters Adjustment Bureau
Hiscock, Robert	St. John's, NF	Avery Adjusting Limited
Hiscock, Sean	Labrador City, NF	Underwriters Adjustment Bureau
Howard, Raymond J.	Moncton, NB	Underwriters Adjustment Bureau
Hoyles, Raymond	St. John's, NF	Insurance Services Limited
Hughes, Robert H.	St. John's, NF	Adjusters Incorporated Limited
Hutchings, R.C.	Halifax, NS	Finnamore & Partners Limited
Hynes, William J.	Grand Bank, NF	Sovereign General
Joy, Paul	Grand Falls, NF	The Cooperators
Kelly, M.T.	St. John's, NF	Morden & Helwig Limited
Kenny, Patrick J.	Holyrood, NF	Home Insurance Company
King, Michael J.	Corner Brook, NF	Crawford and Company
Lacey, Brian J.	St. John's, NF	Crawford and Company
Lacey, Neil	St. John's, NF	Beothic General Ins. Co. Limited
LaCour, Walter	Holyrood, C.B., NF	Avalon Adjusting Limited
Laird, J.H.	Ottawa, ON	Andrew Hamilton Adjusting Ltd.
Lemessurier, Shane	St. Johns, NF	Avery Adjusting Limited
Lethbridge, Shane	St. John's, NF	Avery Adjusting Limited
Lethbridge, Alex W.	Mount Pearl, NF	Insurance Corp. of Nfld. Ltd.
Lockyer, Lynda	Kilbride, NF	Canadian General Insurance Co.
Loder, Terrence	Corner Brook, NF	Morden and Helwig
MacDonald, Ronald N.	Quebec, PQ	Andrew Hamilton Ltd.
Maddigan, Francis C.	Corner Brook, NF	Underwriters Adjustment Bureau
Madore, Terrence	Corner Brook, NF	Cooperators General
Mahoney, Gerald F.	St. John's, NF	Sovereign General

ADJUSTERS AND APPRAISERS
Licenced as at December 31, 1985

Name	Address	Sponsoring Company
Maloney, James	Windsor, NF	Insurance Services Ltd.
Mandville, Gerard	Corner Brook, NF	Morden & Helwig Limited
Martin, Melvin	Moncton, NB	Underwriters Adjustment Bureau
McLean, Glen	Corner Brook, NF	Sovereign General
Mercer, John S.	Corner Brook, NF	Crawford and Company Limited
Mitchell, James	New Glasgow, NS	Underwriters Adjustment Bureau
Morgan, R.T.	St. John's, NF	Cabot Insurance Company
Morris, Warren	St. John's, NF	Beothic General Insurance Company
Neville, Robert	Corner Brook, NF	Finnamore and Partners Limited
Newhook, Paul	Mount Moriah, NF	Insurance Services Limited
Nobert, Gillies	St. Leonard, PQ	O'Beirne, Nobert & Associates
O'Beirne, L.E.	St. Bruno, PQ	O'Beirne, Nobert & Associates
O'Keefe, Patricia	Kilbride, NF	The Cooperators
O'Reilly, Barbara A.	St. John's, NF	Avery Adjusting Ltd.
Parsons, Albert	St. John's, NF	Parsons Adjusting Services (1982)
Parsons, Doreen A.	Mount Pearl, NF	Atlantic Insurance Company Limited
Patterson, William	Halifax, NS	Underwriters Adjustment Bureau
Penney, Glen	Corner Brook, NF	Insurance Services Limited
Penney, Gordon	Corner Brook, NF	The Cooperators
Pike, Arnold F.	St. John's, NF	Canadian General Insurance Copany
Pike, Frederick	St. John's, NF	Insurance Services Limited
Pittman, Paul	St. John's, NF	Bowring Insurance
Power, Francis J.	St. John's, NF	Crawford and Company Limited
Preston, R.D.	Dorval, PQ	R.D. Preston & Associates Inc.
Priddle, John A.	Stephenville, NF	Priddle Adjustment Services Limited

ADJUSTERS AND APPRAISERS
Licenced as at December 31, 1985

Name	Address	Sponsoring Company
Pugh, Jack	Mount Pearl, NF	J. Pugh Adjusting Limited
Reid, Douglas	St. John's, NF	Insurance Services Limited
Rice, Gregory	Labrador City, NF	Avery Adjusting Limited
Rideout, Joseph	Botwood, NF	Insurance Service Limited
Roberts, Wilfred	Grand Falls, NF	Adjustment Services Limited
Rousseau, Jacques	Sept. Isles, PQ	Underwriters Adjustment Bureau
Rowsell, Catherine	Corner Brook, NF	Underwriters Adjustment Bureau
Schiocchet, G.A.	Dorval, PQ	R.D. Preston & Associates Ltd.
Seward, Robert	Harbour Main, NF	Avalon Adjusting
Sheppard, Larry W.	St. John's, NF	Adjusters Incorporated Ltd.
Skinner, Douglas	Sydney, NS	Underwriters Adjustment Bureau
Skinner, John M.	Gander, NF	Underwriters Adjustment Bureau
Smith, A.G.	St. John's, NF	Eastern Adjustment Services (1982) Ltd
Smith, Gordon	Torbay, NF	Adjustment Services Ltd.
Stack, M. Michelle	St. John's, NF	Claims Management Limited
St. Martin, Marcel	St. Foy, PQ	Andrew Hamilton Limited
Stratten, Betty	Corner Brook, NF	Neville Adjustment Services Ltd.
Summers, Brian	St. John's, NF	Insurance Services Limited
Tanguay, Paul	Sept. Isles, PQ	R.D. Preston & Associates Ltd.
Taylor, David O.	St. John's, NF	Adjusters Incorporated Ltd.
Templeman, Rick	St. John's, NF	Avery Adjusting
Thornhill, Howard	St. John's, NF	Insurance Services Limited
Tizzard, James H.	St. John's, NF	The Cooperators General Insurance Co.
Tizzard, Mabel	St. John's, NF	Avalon Adjusting Ltd.
Tobin, Kenneth	St. John's, NF	Avalon Adjusting Ltd.

ADJUSTERS AND APPRAISERS
Licenced as at December 31, 1985

Name	Address	Sponsoring Company
Vivian, Eldred	New Chelsea, NF	Weston Vivian & Associats
Vokey, Sandra	St. John's, NF	Marsh & McLennan
Walsh, Louise	Holyrood, NF	Finnamore and Partners
Walsh, Raymond	Holyrood, NF	Finnamore and Partners
Wells, Wayne	St. John's, NF	Crawford & Company Ltd.
White, B.J.	St. John's, NF	Adjustment Services Ltd.
White, Mark	St. John's, NF	Adjustment Services Ltd.
Wills, Anna	St. John's, NF	Insurance Services Ltd.
Woodford, Mark	Long Pond, NF	Eastern Adjustment Services
Woodford, R.J.	St. John's, NF	Eastern Adjustment Services